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THE RAND-McNALLY
BANKERS' MONTHLY

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THE SINKING OF THE PUBLIC DEBT.

The recent announcement of the purpose of the Treasury to purchase at least $25,000,000 of bonds and to credit the amounts so purchased to the account of the sinking fund, calls attention to a feature in the management of the public debt, which, in proportion to its importance, has thus far met with but meager notice. The startling fact is that since the fiscal year 1892 only a few hundred thousand dollars have been applied to the sinking of the debt, although by law the annual requirement is about fifty millions of dollars.

In the Act of February 25, 1862, Sec. 5 (12 Stat. at Large, p. 346), are found these words: "And be it further enacted, That all duties on imported goods shall be paid in coin, or in notes payable on demand, heretofore authorized to be issued, and by law receivable in payment of public dues, and the coin so paid shall be set apart as a special fund, and shall be applied as follows:

"First. To the payment in coin of the interest on the bonds and notes of the United States.

"Second. To the purchase or payment of 1 per centum of the entire debt of the United States, to be made within each fiscal year after the first day of July, 1862, which is to be set apart as a sinking fund, and the interest of which shall in like manner be applied to the purchase or payment of the public debt as the Secretary of the Treasury shall from time to time direct."

As a strengthening provision, the sixth section of the Act of July 14, 1870, requires that in addition to other amounts to be applied to the redemption or payment of the public debt an amount equal to the interest on all bonds belonging to the sinking fund shall be applied to the payment of the debt.

The Resumption Act, January 14, 1875, made provision for the redemption of the legal tender notes down to the $300,000,000 mark. The Act of April 17, 1876, made provision for the redemption of the fractional currency. The Act of March 3, 1881, gave to the Secretary of the Treasury the power to use the surplus revenues for the purchase of debt beyond the sinking fund requirement. It has been under these laws that the reduction of the debt has taken place. The language of the original act and the ancillary statutes is plain, yet they have been subject to more diverse constructions by our finance secretaries than probably any other on the statute books.

During the Civil War and the years immediately following the sinking fund provision was not complied with in the prescribed form. The Treasury applied to the debt whatever funds were available. However, through the payment of demand notes and the various forms of debt as they came in, the actual reduction was far greater than that required by law. It was not until 1869 that we find anything like rigid adherence to the strict letter of the law of 1862. Secretary Boutwell, in his report of that year, announced that he had purchased $20,000,000 of bonds for the sinking fund. He later redeemed about $8,000,000 more and nearly similar amounts were purchased in the fiscal years 1871-1873.

The crisis of 1873 caused a heavy shrinkage in the revenues, and Secretary Bristow construed the law to suit the emergency, applying only the surplus revenue to the reduction of the debt. In his report of 1875, he pleaded in excuse for this action that he was not authorized by law to purchase bonds when they were at a premium.

In 1876 payments were made to the sinking fund by the redemption of "shin-plasters" and greenbacks. The debt to which a yearly 1 per cent payment was pledged included notes as well as bonds, so in a perfectly proper manner the sinking fund provision was in part met by the redemption under the law of April 17, 1876, of $7,000,000 fractional currency, and under the law of January 14, 1875, of $8,000,000 of greenbacks.

Secretary Morrill took the position that even if the law was not lived up to in any particular year, the public creditor had no ground for complaint—that "all the pledges and obligations of the Government to make provision for the sinking fund, and the cancellation of the public debt have been fully met and carried out" inasmuch as "the terms of the law of 1862 required that by the operations of the sinking fund account, the public debt should be reduced in the sum of $433,848,215.37 between July 1, 1862, and the close of the fiscal year 1876, and a reduction had been effected during that period of $656,-992,226.44, or $223,144,011.37 more than was absolutely required."

In the fiscal years 1877-8-9, notwithstanding increased revenues, but little over half a million all told was redeemed. In his report for the last-mentioned year Secretary Sherman said: "These acts (of 1862 and 1870) are regarded as imposing upon the Secretary the duty of providing for the sinking fund out of the surplus revenues of the Government."

From and including the fiscal year 1880 down to the fiscal year 1892, we find the sinking fund law strictly adhered to. In the fiscal year 1892 about

$24,000,000 were redeemed, but since that time until now there has been no pretense of observing the law.

Has such a policy been in accordance with honor and public faith? The answer must, more or less, depend upon the view taken of the nature of the sinking fund law. This has several times been a subject of debate in Congress, each time, of course, without any tangible result. According to a considerable body of opinion the sinking fund act was and remained a contract with the public creditor, inasmuch as the provision was made part of a loan act, and was to apply to future as well as to existing debt. For such a belief there is not a little basis.

Public debt reduction finds its justification in two ways. In times of prosperity when public credit is high it is, irrespective of law, wise for a nation to pursue a policy of debt payment, because it will make an effective increase in the capital of the country. The underlying fact is that taxes are paid, not simply out of what would have been consumed productively but also out of that which would have been consumed unproductively. There is not simply a transfer of ownership. The state by such a policy compels a saving which becomes active capital. In times of adversity when public credit is low, a state pursues a policy of debt payment to strengthen that credit—to give evidence to the holder and to the possible purchaser of its securities of its intentions to redeem its obligations.

Such a policy, then, embodied in the shape of law, in a sinking fund act, for instance, has different effects at different times. For example, the promise of a government which is in high credit to purchase a particular amount of its debt each year has practically little effect in increasing the confidence in its securities. Not so, however, in the case of a nation whose credit fluctuates with the success or defeat of its arms, the size of its revenues, or the character of its executive. It is at such a time that the solemn promise of a government to make periodic purchases of its stock has the effect of bettering its credit.

Such beyond a doubt were the reasons underlying the sinking fund act. The financial policy of Secretary Chase was to carry through the war by means of loans, and to secure a solid basis for such an extensive use of credit, that act was passed. It is undoubtedly true that this law did not prove to be "the sheet anchor of public credit" that Secretary Chase and Congress expected. But because it did not sustain public credit during the repeated assaults upon it does not prove that it had no effect at all in that direction. It must be remembered that the value of public stock in periods of national adversity is not mechanically regulated by the forces of demand and supply. In determining its value we must not neglect, as so often is done, the psychological element. Supply is to be thought of as supply at a given price, and so sensitive is public credit, this price is much influenced by whatever affects the reason or imagination of the purchaser.

If, as cannot rationally be denied, this law strengthened the belief in the Government's promise to redeem its obligations, then the Government received a good and valuable consideration for pledging itself to purchase at least 1 per

centum of its outstanding debt within each fiscal year. Therein we would seem to have present the essential elements of a contract. Certainly this act is not to be classified with those acts which cannot be regarded as contracts. In no way did it "restrain the Government from performing any of its essential functions." It did not "barter away or abridge or weaken any of those essential powers which are inherent in all governments, and the existence of which in full vigor is important to the well-being of organized society." It was simply a proposition on the part of state, which, once accepted by individuals is, not without reason, regarded as a binding promise, an obligation indeed all the more perfect because it cannot be enforced, since under the Constitution the United States are not suable on any contract made by themselves. If the law of 1862 was a contract the only course which can be rightly pursued is obvious.

But, contract or no contract, why should not the sinking fund payment be regarded as secondary only to the interest on the public debt? By law a payment of 1 per centum of the public debt plus the interest on the bonds belonging to the sinking fund is a prior lien on the customs revenue of the Government. The sinking fund was not made a residuary legatee of those revenues. Yet Secretary after Secretary has placed his own construction on the law—has done as he himself saw fit. This notwithstanding the explicitness and simplicity of the wording of the law of 1862 and that of 1870. Where is there room for a construction other than that given by Secretary Folger: "There must be a purchase and payment within each fiscal year, of 1 per cent of the entire public debt of the United States as it exists at the beginning of each fiscal year, however much the public debt has been decreased by the payment of it otherwise than by supplies to the sinking fund; and further, an additional amount equal to the interest on the bonds or other interest-bearing obligations thus purchased and paid shall in like manner be applied annually to the purchase or payment of the public debt."

One says "the public creditor has no ground for complaint," as if that were any reason for not obeying the law. Others by some species of mental contortion believe that only the surplus revenues are to be applied to debt reduction, as if that did not leave it in the power of Congress never to permit a surplus. Moreover the inconsistency of some men in regard to the question would be amusing did it concern a less serious matter. Introduce a bill, as did Senator Beck, to reduce the amount to be paid into the sinking fund annually, and they hold up their hands in holy horror, but to violate the law year after year—that is all right. Another holds that a suspension of sinking fund payments may take place without dishonor because of a temporary exigency, but never through conscious policy, and that is the nearest approach to the attitude of recent secretaries. That was the excuse in 1874-1876, but how can that period be compared with that of the last eight years? By what twist of the imagination can eight years be conceived of as "temporary." What other than to "conscious policy" can our failure to meet the sinking fund requirement during these years be attributed? It is indeed true that the revenues have been insufficient, but insufficient for what? They have been insufficient to keep

a public pledge—to maintain law—but they have not been insufficient to meet such perfectly gratuitous appropriations as those "For Rivers and Harbors."

Our statesmen seem to have lost the zeal of their fathers and their fathers' fathers for paying off the public debt, and to have acquired the European notion that a large debt is not such a bad thing after all. In any case it has been conclusively demonstrated that the solemn promise of a sovereign state weighs little in the balance against considerations of so-called "practical policy" and the schemes of log-rolling Congressmen.

Has such a "policy" been not long enough continued is the question to which the American public should address itself. A law upon the statute books is a law to be observed, not merely when conformity to it is easy, but at all times. That there may be no more doubt about the meaning of a few plain English words, let the present Congress, of a higher type, it is believed, than many of its predecessors, and of which we expect so much, order that hereafter the sinking fund appropriation shall enjoy its rightful priority over all appropriations except that for the interest on the public debt.

LAWRENCE M. JACOBS.

GERMAN REICHSBANK INTEREST RATE.

The operations of the German Reichsbank and the movement of the rate of interest during the past year are interesting. It may be said that the year was the most difficult that the bank has had in respect to the movement of the discount rate. The bank rate was changed seven times against six in 1898 and five in 1897. The movement of the rate by quarters for the past four years, with the yearly average of the official and private rates, has been as follows:

	1899.	1898.	1897.	1896.
First quarter	4.99	3.75	4.02	3.46
Second quarter	4.01	3.90	3.00	3.00
Third quarter	5.09	4.00	3.26	3.25
Fourth quarter	6.12	5.10	4.80	4.77
Average for the year	5.12	4.26	3.80	3.65
Average private rate	4.44	3.55	3.07	3.00

The average metal stock in 1899 was, in round figures, $205,000,000, against $210,000,000 in 1898 and $215,000,000 in 1897. The note circulation averaged $285,000,000, against $280,000,000 in 1898 and $270,000,000 in 1897. The average of discounts reached $200,000,000, against $175,000,000 in 1898 and $160,000,000 in 1897. The gold stock alone is estimated at $120,000,000 at the end of the year, against $125,000,000 and $140,000,000 at the end of 1898 and 1897. The estimated amount of new capital issues during the second half of the year was $150,000,000 nominal value, against $320,000,000 for the first half. The reduction of new issues by more than one-half was due to the dearer rates for money in the latter half of the year.

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NEW CHICAGO NATIONAL BANK BUILDING.

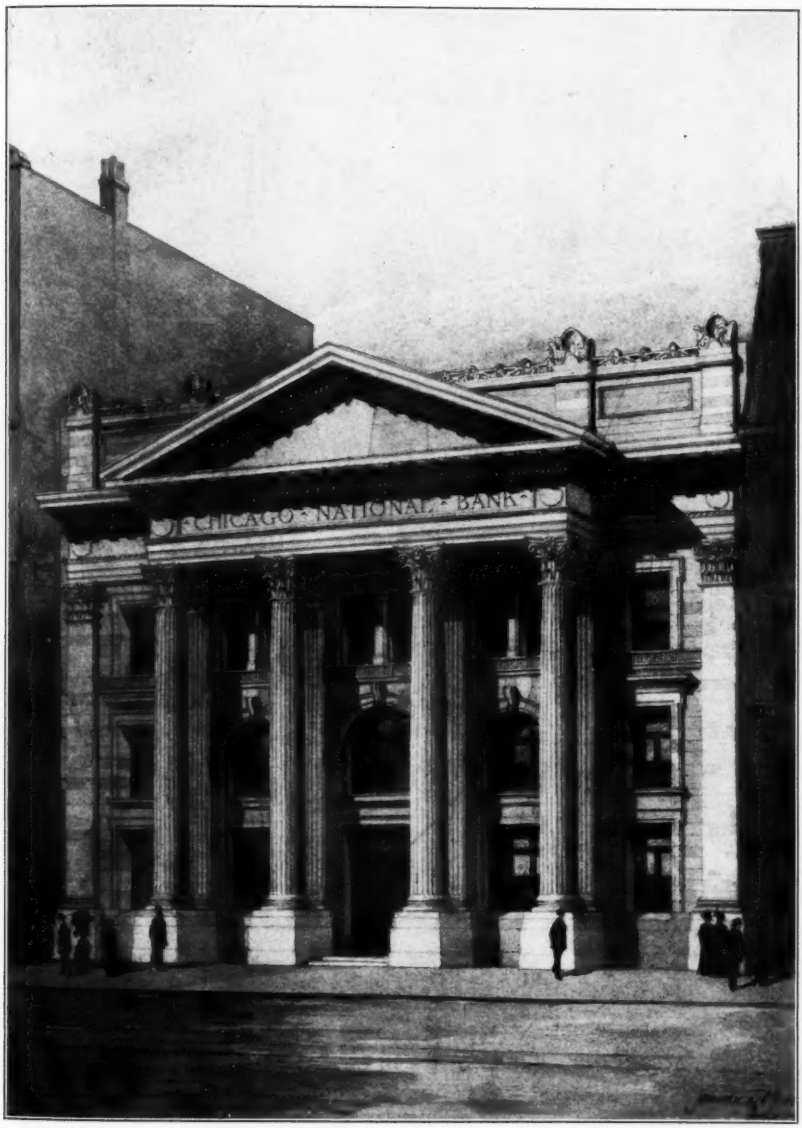
In designing the new home of the Chicago National Bank, the motive of the architects was to produce a building the appearance of which would at once suggest its use and occupancy for banking purposes. The location is in the heart of the banking district of Chicago, and the size of the lot permits the working out of plans for a building adapted to the needs of a bank doing a large volume of business and employing an extensive clerical force. The lot has a north frontage of ninety feet on Monroe street, fifty feet east of La Salle street, and is 188 feet in depth. The front portion of the building is to be three stories high. The remainder of the building is to be but one story high. In this is to be located the bank room, 86 by 136 feet, furnished with an abundance of north light from the roof. The front is to be of Bedford stone, divided into five tiers of openings. The three central tiers are to be on the lot line, the side tiers receding six feet. The style of architecture is Corinthian. The central portion of the front consists of four large columns, fifty feet high and four feet in diameter at the base.

The interior finish will be in keeping with the front. The first story, including the bank room, will be wainscoted in marble the full height of the walls. The ceiling is to be of ornamental glass in panels and the woodwork of mahogany. A feature in the interior decoration will be a series of mural paintings, illustrating the development of commerce and industry in Chicago.

The basement will be fitted up with safety deposit vaults of the most modern type and offering the greatest possible security. The finish of the basement will be chiefly in marble. Work in construction of the building will begin as soon as possible after May 1st. The estimated cost of the building, not including vaults or vault fixtures, is $250,000.

The successful career of the Chicago National Bank fully justifies the decided change which the removal to the handsome Monroe street quarters involves. The bank began business January 9, 1882, and has paid annual dividends as follows: For the first five years, 6 per cent; for the second five years, 8 per cent; for the third five years, 12 per cent, and for the period since, 15 per cent.

On a capital of $500,000 it has accumulated a surplus of $500,000, and undivided profits of $194,972.



NEW HOME OF THE CHICAGO NATIONAL BANK,

CHICAGO, ILL.

COMMERCIAL AND FINANCIAL REVIEW.

The most important legislation affecting financial interests since the resumption act—indeed, one may, perhaps, run much further back in our financial history to find a parellel—has been practically completed. The gold-standard bill, as the measure which has been practically agreed upon by the House and Senate has come to be called, is the fruition of the hopes of the sound-money advocates, and it brings to the business world absolute confidence regarding the standard of value in the United States. So far as the standard is concerned, the bill fixes it as absolutely as the strongest friends of the gold standard could well desire. Some of the more radical members of the Indianapolis Monetary Commission regret that the bill did not contain an absolutely definite provision for the interchange of all kinds of legal-tender money, but the bill does, in effect, practically do that. The impress which the House conferees put upon the Senate measure was distinctly for the better. It strengthened the bill in several directions, and particularly in the important one of putting a practical end to the "endless chain." Under the Senate measure, it would still have been possible in a time of deficient revenue to have bonds sold to maintain the reserve in the Issue and Redemption Division, and the legal tenders redeemed in turn diverted to paying current expenses, and again coming in for redemption. The House conferees, however, have insisted on a provision which says that the proceeds of bonds sold to secure gold for the redemption fund may not be used to supply deficiencies in the revenue. It might be wished that the language had been a little more explicit, and the prohibition applied absolutely to the use for any general expenses of the Government, but, on the whole, there is little which the friends of sound money have to find fault with in the new measure in reference to its adequacy in maintaining the gold standard.

The feature which the Senate is specially responsible for—the refunding measure—will be accepted by the House, and there is every reason to look for a success which will be a triumph of Government financiering. The result has been foreshadowed in the remarkable quotations which the close of February has seen made for Government bonds. As a matter of fact, these quotations are entirely out of line with values, and must be made, in large measure, in an unthinking way. When quotations for Government bonds reach a point where the investor realizes less than 1 per cent, as was the case when the 5's of 1904 recorded a quotation of 115.39 net, it is easy to see that prices are too high. Such prices as this would, of course, prevent the success of the refunding measure, as it is provided that the exchange of the new 2's must be made on a basis of 2¼ per cent, present worth of the 3's, 4's and 5's. There have been some remarkable quotations made on the new 2's, in advance even of the absolute passage of the act authorizing their issue. There have been bids as high as 105 for the bonds "subject to issue and delivery." The present quotations for the old bonds are the highest that have ever been made for Government securities.

It is extremely interesting to compare quotations of United States bonds with the quotations that are ruling for the bonds of the greatest European nations. The market for our own issues is surprisingly more favorable than is the market for any European bonds, and in some cases the difference is astonishingly wide. English 2½ per cent consols have been selling at 99, and French 3 per cent rentes at 98 to 99. The Russian 4 per cent rentes have been quoted at 95½, Austrian 4 per cent gold bonds at 99, Dutch 3 per cents at 92, and Italian 5 per cents at 92. These figures make a comparison with the quotations for our own bonds that is most favorable to us.

The financial bill offers a great deal that is of the primest interest to financiers. One of the certain effects is an inflation of the currency, although how great that inflation will be is a matter of conjecture. The provision which permits national banks to issue circulation up to par value of bonds will certainly result in an increase of, say, $23,000,000. The premium which the Government is to pay in cash in making the exchange of the 2 per cents for the old bonds will liberate some $83,000,000, should all the bonds be exchanged. Of course, all of them will not be, but it is perhaps reasonable to look forward to an inflation in the way of payments out of the Treasury for premiums of $40,000,000 to $50,000,000 within a reasonable length of time. The indefinite source of increase is in the new national bank circulation. The circulation of national banks is limited only by their capital, and there is an opportunity for several hundred millions of new circulation, should banks find that they can get the new 2 per cent bonds on a basis which will leave sufficient profit. The present remarkable quotations for Government securities, however, indicate that the price of the new 2's may be bid up to a point which will leave little more profit in using them as a basis of circulation than has been obtained from the present issues.

The calendar year statistics of railroad earnings offer one of the most satisfactory and inspiring exhibits of prosperity that we could well find. The estimate of an increase in gross earnings of the railroads of the country last year, approximating $140,000,000, is something to bring satisfaction to the holders of securities of railroad corporations, but it has really a much broader significance than that. It means a splendid commercial activity, in which the whole country is sharing. The revival in railroad earnings which has been going on in the last three years has been steadily progressive. In 1897 there was a round increase of $75,000,000 in gross receipts. That increase, meaning, as it did, the distribution of nearly all of that vast sum in increased wages and larger employment of labor, undoubtedly played an important part in the further revival of general business shown the following year, and, in turn, reacted upon the railroad earnings of 1898, when an increase of $90,000,000 was shown. Now come the statistics of 1899, with the railroads benefiting further by the reflection in general business which the increased profits of the year in railroad earnings had done much to help, and show a total gain of $140,000,000. This increase in $305,000,000 in the gross earnings of the roads in three years is about as substantial an indication of present prosperity as we could wish for. Recent returns of gross earnings—

that is, the returns for January and February—make the new year start out with a promise of an even greater record of increase than the remarkable one of the year just closed.

The general commercial and industrial situation presents little that is unsatisfactory, and much that would lead one to hope for a long continuance of present satisfactory conditions. Speculation has been rather dull, but the causes are not to be found in unsatisfactory earnings, or in dangers in general financial conditions. There has been for a time some fear of tight money. The astonishing increase in loans of the New York banks last month has offered some foundation for the belief that the surplus reserve there would be rapidly absorbed, but, as against that, the inflation from the provisions of the financial bill would seem to leave chances more than even in favor of easy money for some time to come.

If the statistics of savings banks for the whole country were to be aggregated, they would present a total and a comparison of increase which would serve as excellent indicators of how prosperous we really are. The resources of the savings banks of New York state have just been aggregated, and they show a total passing a billion dollars. This compares with $644,000,000 in 1890, an increase in ten years of over 55 per cent. The number of open savings accounts during the year increased 115,000, and the average amount to the credit of each account was $447.

"PROFIT ON INTERNAL REVENUE DEPOSITS."

The article in the February number of THE BANKERS' MONTHLY under the above title opens for discussion a very interesting subject, and the line of reasoning which applies to the question of profit on Government deposits applies as well to the question of profit on circulation.

The article referred to, like all others the writer has seen, deals with the very uncertain question of "the ruling rate of interest" in the locality where the bank is situated which pledges bonds as security for deposits. It makes the subject rest on a theory which is not consistent with actual practice. The tables given in your illustration are so brief and condensed that the method is obscured, and when this condition exists they lose their value.

The writer would suggest that the actual rate of income upon the amount invested be first determined, from which figures the difference in profit or loss may be obtained at a glance. As by the following example the rate of income on $100,000, 3 per cent loan of 1908-1918, pledged to secure deposits, is shown to be 5 3-10 per cent, there would be a gain over a 4 per cent locality of 1 3-10 per cent and a loss on a 6 per cent locality of 7-10 per cent, while in an 8 per cent locality the loss would be 2 7-10 per cent.

The first step in order to secure a Government deposit is to procure the bonds which it is proposed to pledge as security. Now, it must be acknowledged that no bank will contemplate such a transaction unless it has sufficient unem-

ployed funds to carry the transaction into effect, or so much as will equal the reserve to be maintained on the deposit and the premium to be paid for the bonds. Any further sum which may be paid for the purchase of bonds is restored to the bank after the deposit is made by the Government, and the rate of interest on this last-named amount cannot be assumed to be any more or any less than it would have been on the same amount had the purchase of bonds not been made, and the income to be derived from the sum cannot be regarded as a factor in the solution of the problem.

Assuming that $100,000 of the 3 per cent loan due February 1, 1908-1918, is purchased at 110⅜, an investment of $110,375 is necessary to begin with, and is followed by a deposit by the Government of $100,000. If the bank is located in a reserve city, it will be required to maintain a reserve of 25 per cent, or $25,000, and the remaining $75,000 can be employed in exactly the same manner as an equal amount of the purchase price of the bonds could have been employed, and is subject to all the chances incident to its loaning, repayment or idleness. On this line of reasoning we have invested—viz: the 25 per cent reserve requirement of $25,000 and the premium paid for the bonds—$10,375—or $35,375. The law permits a bank in a reserve city to keep one-half of its reserve with some other reserve agent in a central reserve city.

Now, the profit to the bank should be computed upon an investment of $35,375, which, in this case, would be the net income yielded by the Government bonds at the above price—$1,625—and the interest received from its deposit with reserve agent, say 2 per cent, or $250, making net profits of $1,875, which is 5 3-10 per cent.

In the case of a country bank, the reserve requirements being easier (only 15 per cent), the amount invested would be only $25,375. It would receive $1,625 net income from its bonds and 2 per cent on its deposit with reserve agent—$180—showing net profits of $1,805, or 7 11-100 per cent.

Of course, the loss of income on so much of the purchase price of the bonds as would be released after the deposit by the Government, for the period intervening between the purchase of bonds and the subsequent deposit by the Government, does not admit of computation in advance, nor does the probable loss of income on the whole cost of bonds if the transaction had not taken place. It is not understood that either of these questions is considered by the Government actuary in his tables, nor is it believed his calculations were based upon a deposit of any less than the par value of the bonds pledged.

As there appears to be a considerable difference between the net results shown by my example and those of the Government actuary, I have no doubt your readers would be glad to see the actuary's method explained. At first glance at the figures for the city bank it would seem that there should be more than sixty-three-one-hundredths of 1 per cent difference between the 6 per cent and the 4 per cent localities, and more than 1¼ per cent difference between the 8 per cent and the 4 per cent localities, and it would also seem that there should be a greater difference in the profit of the country bank than one-half of 1 per cent between the 6 per cent and 8 per cent localities. It is by no means certain that all of the

funds of a bank may be employed even in a 6 per cent locality. Rates frequently are maintained for various reasons and the bank still be unable to employ all of its funds profitably. There is also the feature that the Government's deposit may be withdrawn at any time, while the same funds invested by loaning or otherwise are usually upon a fixed term. The profit on the latter, providing payment is assured, is more certain than the profit on the former. In view of the passage of the bill now before Congress, a little light on the subject of Government deposits, as well as circulation, would be read very generally by the banking fraternity.

CHARLES P. HATCH,
Portland, Maine.

FINANCIAL POSITION IN MEXICO.

A remarkable improvement in the finances of Mexico is shown by the figures for the fiscal year ended June 30, 1899. For that year the federal revenues reached the sum of $60,139,212, while the expenditure was $53,499,542, leaving a surplus of $6,639,671 in the treasury. These facts are gathered from the statement of the federal revenue accounts for the fiscal year 1898-99, submitted to the Chamber of Deputies by the Secretary of the Treasury. To show the yearly revenue and surplus for the last five years the following table is submitted:

	Revenue.	Surplus.
1894	$43,945,699	$2,573,434
1895	50,521,470	5,451,347
1896	51,500,629	3,170,123
1897	52,697,985	882,699
1898	60,139,213	6,639,671

Thus, during five years, there has been a constant annual increase in the revenues of the country, an increase which on June 30, 1899, was $16,193 in excess of June 30, 1895, equal to nearly 37 per cent increase in four years. The following figures show the increase of revenue each successive year over that preceding:

1895-96	$6,575,771
1896-97	977,158
1897-98	1,197,356
1898-99	7,441,228

The increase in the fiscal year 1895-96 was nearly 15 per cent; in 1896-97 it was a little more than 2¼ per cent, and in 1898-99 it was a little less than 15 per cent. The actual and available cash surplus, or, as it should be properly called, cash reserve, held by the treasury on June 30, 1899, was as follows: Gold, $4,855,677; silver (Mexican currency), $17,824,248.. The Secretary reduces the gold into Mexican currency at the rate of 48 cents per dollar, which was the exchange on London on June 30, 1899, and obtains the equivalent in silver of $9,711,355. Add the amount in silver ($17,824,248), there was in the Mexican treasury on June 30, 1899, $27,535,603 in Mexican silver available for the service of the republic. At the close of the fiscal year ended June 30, 1898, the reserve was $21,988,986 in Mexican currency; the increase on June 30, 1899, was, therefore, $5,546,616.

"THE OUTLOOK."

Secretary Gage's speech before the National Association of Merchants and Travelers at Chicago is so full of significance at this time that THE BANKERS' MONTHLY present it in full, together with the following table showing growth or diminution of certain items relating to the country's development between the years 1870-1899, with the percentage of change between the first and last period:

TABLE SHOWING GROWTH OR DIMINUTION OF CERTAIN ITEMS RELATING TO THE COUNTRY'S DEVELOPMENT BETWEEN THE YEARS 1870-1899, WITH THE PERCENTAGE OF CHANGE BETWEEN THE FIRST AND LAST PERIOD.

	1870	1880	1890	1895	1899	1870-'99
						Per ct. of increase.
Population	38,558,371	50,155,783	62,622,250	69,878,000	76,148,000	160
Salaries paid in public schools ....dollars..	37,832,556	55,942,972	91,836,484	113,872,388	123,809,412	227
Newspapers and periodicals published	5,871	11,314	16,930	19,530	21,178	261
Post offices in existence	28,492	42,989	62,401	70,064	75,000	163
Receipts of Post-office Department ....dollars..	19,772,221	33,315,479	60,882,097	76,983,128	95,021,384	380
Telegraph messages sent	9,157,646	29,215,509	63,358,762	70,801,207	79,805,175	739
Railways in operation, miles..	52,922	93,262	166,654	181,065	*b*186,810	253
Tons of freight carried one mile	No data.	*a*39,302,209,249	79,192,985,125	88,567,770,801	*b*114,566,173,191	192
Average freight rate per ton mile..	1.94	1.17	.93	.84	.75	*c*61
Tonnage of vessels passing through Sault Ste. Marie Canal	690,826	1,734,890	8,454,435	16,806,781	21,958,347	3,079
Wheat produced....bushels..	235,884,700	498,549,868	399,262,000	467,102,947	547,303,843	132
Corn produced....bushels..	1,094,255,000	1,717,434,593	1,489,970,000	2,151,138,580	2,078,143,933	89
Cotton produced....pounds..	1,451,401,357	2,771,797,156	3,627,366,183	5,036,964,409	5,793,689,222	299
Cotton (domestic) taken by mills ....bales..	857,000	1,795,000	2,325,000	2,871,000	3,632,000	324
Coal produced ....tons..	32,863,000	63,822,830	140,866,931	172,426,366	*b*196,405,953	498
Petroleum produced, gallons..	185,262,672	836,394,132	1,476,867,546	2,072,469,672	*b*2,325,297,786	1,155
Pig iron produced ....tons..	1,665,179	3,835,191	9,202,703	9,446,308	*b*11,773,934	607
Steel produced....tons..	68,750	1,247,335	4,277,071	6,114,834	*b*8,932,857	12,893
Imports of manufactures of iron and steel ....dollars..	32,665,454	71,266,699	41,679,501	23,048,515	12,100,440	*c*63
Exports of manufactures of iron and steel ....dollars..	11,002,902	14,716,524	25,542,208	32,009,989	93,716,031	752
Imports of raw silk for manufacturing ....pounds..	583,589	2,562,236	7,347,909	8,995,839	11,236,846	1,825
Imports of crude rubber for manufacturing ..pounds..	9,624,098	16,826,099	33,842,374	39,741,607	51,063,066	431
Exports of manufactures, dollars..	68,279,764	102,856,015	151,102,376	183,595,743	338,667,794	396
Exports of agricultural products ....dollars..	361,188,483	685,961,091	629,820,808	553,210,026	784,999,000	117
Total exports ....dollars..	392,771,768	835,638,658	857,828,684	807,538,165	1,227,023,302	212
Total imports ....dollars..	435,958,408	667,954,746	789,310,409	731,969,965	697,148,489	60
Total money in circulation, dollars..	675,212,794	973,382,228	1,429,251,270	1,601,968,473	1,904,071,881	182
Per capita money in circulation....dollars..	17.50	19.41	22.82	22.93	25.00	43
Deposits in savings banks, dollars..	549,874,358	819,106,973	1,524,844,506	1,810,597,023	2,230,366,954	327
Number of depositors in savings banks	1,630,846	2,335,582	4,258,893	4,875,519	5,687,818	248
American vessels, domestic trade ....tonnage..	2,729,707	2,715,224	3,477,802	3,797,773	4,015,992	47
American vessels, foreign trade ....tonnage..	1,516,800	1,352,810	946,695	838,187	848,246	*c*44
American vessels, Great Lakes only ....tonnage..	684,704	605,102	1,063,063	1,241,459	1,446,348	111

a 1882. *b* 1898. *c* Decrease.

The address was as follows:

I congratulate you that, whatever may betide the future, the year just closed has been one freighted with blessings, rich and manifold. It has marked the full return of those activities without which an industrial people cannot be happy. Everywhere, in all sections, and in all the fields of endeavor, there is a vigorous energy without parallel in this generation, or in our history. The farms are putting forth a full supply for the wants of home consumers, and to minister to the needs of those foreign peoples whose harvests can never be so bountiful as our own. Factories and mills teem with millions of operatives, happy now in an increase of wages and the opportunity of full employment. The farmer, the laborer, the artisan, the manufacturer, the merchant, the banker and the capitalist are all one, as I hope they ever will be, in the enjoyment of that rich heritage yielded by conditions of supreme confidence.

It is under such conditions that you ask me to speak of the future. The task is not without its difficulties and embarrassments. In attempting a forecast of our general future, I suppose the main idea is to consider that future as it relates to our commercial and industrial interests. Any horoscope must be imperfect which fails to take into proper account the moral and social forces at work, but I must leave it to the social student and the moral philosopher to determine the drift of these workings, and the modifying influences they may exert upon the material forces which control commerce and industry.

It must be understood in advance that he who assumes the prophetic role, even upon the more commonplace side of life, known as business affairs, takes upon himself a dubious task, for if perchance he prophesy correctly, and all the good conditions he predicts be finally realized, it is probable that the personal foreknowledge displayed by him will be everywhere forgotten; while, if these good conditions be not realized, many will recall the omission and he will be blamed as if he were himself the author of unfortunate conditions which he failed to foretell. The future is always charged with unknown contingencies, which may disappoint the fairest expectations. Events or circumstances which the wisest cannot foresee are liable to intervene and disconcert what otherwise would have developed quite in harmony with a true prophetic analysis. Thus, an eminent statesman in the earlier part of this century predicted that a certain port not far from Washington was destined in the course of time to become the most important emporium for commerce and trade in the United States. The rotting wharfs, empty warehouses, and silent streets of that great city, that was to be but is not, now stand as shadowy ghosts in mockery of the great man's forecast. He was justified, nevertheless, by the outlook of his time. The city he spoke of was far inland, but connected by tidewaters with the ocean. It had an ample harbor, and was a convenient and natural distributing point to what was then the West, whose limits were the Alleghany Mountains; but it was not foreseen, either by him or the men of his time, that there would be the great Erie Canal, or the mighty system of railroads, which now connect the farthest West, in lines of cheap transportation, with the great harbors of New York, Boston, Philadelphia and Baltimore.

The age in which we are living is one of invention. Future generations

will look back to the nineteenth century and mark it as an era when the human mind awoke to the illimitable possibilities of nature, just as we now look back upon the fifteenth century as marking the time when man stepped forth from the darkness of the Middle Ages and in a few brief years advanced in learning more than he had in all the centuries which had gone before. "We have taught the river to make shoes, and nails, and carpets." If I may use the language of Dr. McMaster, the historian, "Of the inventions and discoveries which have bridged distance, which annihilate time, which extend commerce, which aid agriculture, which save labor, which transmit speech, which turn the darkness of the night into the brilliancy of the day, which alleviate pain, which destroy disease, which lighten even the infirmities of age," not one existed a hundred years ago.

Small wonder is it, then, that with such an array of marvelous achievements upon which to predicate the future of the twentieth century, I should hesitate; yet who will dare to say that upon the foundation which is laid by these marvelous ingenuities the men of the twentieth century will not be able to build other things equally as wonderful, and of still greater benefit to mankind. Difficult, therefore, as is the undertaking, it is nevertheless well to forecast the future, and prepare ourselves the best we may, to meet opportunities and discharge responsibilities which now lie before us unrevealed. The prudent merchant or man of business affairs, in looking forward, bases his estimates and plans his action guided by the knowledge which the past has brought him. If a merchant, he reviews with a careful eye the history of his operations; he inventories his goods and accounts; he compares his present position with that enjoyed at some given period in the past; he notes the tendencies in the course of trade; he looks far abroad to determine, if he can, the drift of events in general, the status of industry, the prospective rewards of labor, and the condition of credit. With all these factors considered, he shapes his course, and with a courageous heart faces the perils of a future concealed from absolute view, yet cherishing the hope that he will not fail of that fair reward to which the qualities of prudence, forethought, and wisely directed energies will entitle him.

In the effort to secure a broad outlook for affairs in general, I do not see how we can do better than to follow a similar course. Let us, therefore, review the past. Let us compare our present position as to commerce, manufactures, agriculture, transportation and other industries with that enjoyed at some former period or periods of time. Let us note the growth of population and the increase or diminution in wealth. Above all, let us carefully consider whether the tools, agencies and general powers of production and exchange are relatively strong or weak as we compare the present with the past.

In the brief study which I beg to present at this point, I shall institute a comparison between 1870, 1880, 1890, 1895 and 1899. The comparison between 1870 and 1899 will show the progress of, say, thirty years. I select this period because it was not until about 1870 that the effects of the Civil War began to disappear, and the country to advance normally. In general, then, the figures given will show the history of our development from 1870 to 1899, a period when

conditions were fairly normal. They furnish, therefore, a substantial basis from which to judge the future.

The figures I shall give are from official sources, and they will illustrate the most marvelous development ever achieved by any nation within so short a period of time. I shall endeavor to show this marvelous growth by taking those factors which represent our social, industrial and commercial life. The public school, the newspaper, the postoffice, the telegraph, the railway, the steamship, the product of the farm, the product of the mine, the product of the factory, are all represented. An accurate measure of their growth suggests what may be in store for us in the future. To be of value, it is necessary to make comparison with the growth of population.

The population of the United States was doubled in the period from 1870 to 1899, being given as 38,558,000 by the census of 1870, and now estimated at over seventy-six millions. With population showing an increase of just 100 per cent from the year 1870 to 1899, we find a convenient point from which to measure the advancement of these thirty years.

First, in the matter of intelligence: No better guide can be found than the public school, the press, or the postoffice. In 1870, the money expended in the United States for instruction in public schools, including simply the salaries of superintendents and teachers, amounted to $37,832,556; by 1880 it had increased to $55,942,972; by 1890 to $91,836,484; by 1895 to $113,872,388, while in 1899 it amounted to $123,809,412, or an increase of 227 per cent during the period while population increased but 100 per cent. The number of newspapers and periodicals published in the United States, was in 1870, 5,871; in 1880, 11,314; in 1890, 16,930; in 1895, 19,530, and in 1899, 21,178—an increase of 261 per cent during the period as against 100 per cent in population. The postoffice distributes not only the products of the printing press, but facilitates intercommunication and exchange of thought among the people, as well as intercommunication in regard to business matters. It is gratifying to find that the number of postoffices in existence has increased from 28,492 in 1870 to 75,000 in 1899—an increase of 163 per cent while the population was increasing 100 per cent. A more striking evidence of the closeness with which our people are bound together in this intercommunication from city to city and section to section is found in the fact that the receipts of the Postoffice Department grew from $19,772,221 in 1870 to $95,021,384 in 1899—an increase of 380 per cent while population was increasing 100 per cent. Still another form of intercommunication which points more especially to a growth in business activity is that of telegraph messages sent, the number in 1870 being 9,157,646, and in 1899, 76,805,175—an increase of 739 per cent against an increase of 100 per cent in population.

The growth of commerce, especially that between our own people in the various cities and sections, can be more accurately judged through the records made by the great transportation systems than by any other accessible method. Railways and steamships are the great carriers of commerce, and if we are able to measure their increase we may in some degree estimate the growth of the commerce which they carry. The number of miles of railway in operation in

the United States in 1870 was 53,922, and in 1899, 186,810—an increase of 253 per cent while population was increasing 100 per cent. The freight carried one mile, of which we have no data for year 1870, was in 1880, 39,302,209,249 tons, and in 1899, 114,566,173,191 tons—an increase of 192 per cent in the twenty years for which we have data, while the freight rate per ton per mile fell from 1.94 cents in 1870 to 75-100 of 1 cent in 1899—a reduction in cost of transportation of 61 per cent. While the facilities for measuring the transportation upon the various waterways are not as complete as those relating to rail, I call your attention to the commerce passing through that great gateway connecting Lake Superior with the lower lakes, the Sault Ste. Marie Canal. In 1870 the tonnage of vessels passing through that canal was 690,826 tons, and by 1899 it had grown to 21,958,347 tons—an increase of more than 3,000 per cent, while the population was increasing 100 per cent.

In agriculture the development has been most gratifying, especially so when we take into consideration the increased variety in production and the growing production of many articles for which we were formerly dependent upon other parts of the world. In the great staples, wheat, corn, and cotton, the increase has been such as to maintain our supremacy as the greatest producing nation of all the world. Corn production increased from a billion bushels in 1870 to more than two billions in 1899; wheat, from 235,000,000 bushels in 1870 to 547,000,000 bushels in 1899, and cotton from 1,451,000,000 pounds in 1870 to 5,793,000,000 pounds in 1899—an increase in this great staple, of which we supply three-fourths of the world's consumption, of 300 per cent during the period in which our population has increased 100 per cent.

To measure accurately the growth in our manufacturing is even more difficult than that relating to production or transportation. It is practicable, however, to indicate in some degree its development by comparing the quantities of material used in the great industries at the various dates under consideration. The cotton mills in the United States in 1870 used 857,000 bales of domestic cotton for manufacturing, while in 1899 they took 3,632,000 bales—an increase of 324 per cent. The raw silk imported for use in our silk manufacturing establishments amounted in 1870 to but 583,589 pounds, and by 1899 had grown to 11,236,846 pounds—an increase of 1,825 per cent; while the imports of crude rubber for use in manufacturing increased from 9,624,098 pounds in 1870 to 51,063,066 pounds in 1899—a growth of 431 per cent. The production of pig iron increased from 1,665,179 tons in 1870 to 11,773,934 tons in 1898—an increase of 607 per cent, while the product of 1899 is estimated as likely to reach 14,000,000 tons. The growth in steel production has been even greater, having been in 1870 but 68,750 tons, and in 1898, 8,932,857 tons—an increase of 12,893 per cent. Still another evidence of the rapid development of our iron and steel manufacturing industries is found in the fact that imports of iron and steel manufactures which in 1870 were $32,665,454, and in 1880, $71,266,699, had by 1899 fallen to $12,100,440 in value—a decrease of 63 per cent, while our exports of iron and steel manufactures had risen from $11,002,902 in 1870 to $93,716,031 in the fiscal year 1899—an increase of 752 per cent. In coal, which enters so largely into not only manufacturing but into the

comforts and necessities of everyday life, we now rival Great Britain, formerly the world's greatest coal producer. The increase since 1870 has been from 32,863,000 tons in that year to 196,405,953 tons in 1898—a growth of 498 per cent. In petroleum, the growth has been from 185,000,000 gallons in 1870 to 2,325,000,000 in 1898—an increase of over 1,100 per cent. Perhaps the most striking evidence of the growth of our manufacturing industries is found in the fact that the exports of manufactures have increased from $68,-279,764 in 1870 to $338,667,794 in the fiscal year 1899—an increase of 396 per cent, while our manufactures are meantime so completely supplying the home market that imports of manufactures are for the first time actually less than exports of manufactures.

Considering our foreign commerce as a whole, the developments have been equally gratifying. Exports have increased from $392,771,768 in 1870 to $1,227,023,302 in the fiscal year 1899—an increase of 212 per cent, while population was increasing 100 per cent; while imports have during that period increased but 60 per cent, the total for 1870 being $435,958,408, and for 1899, $697,148,489.

The only dark spot on the record of the nation's progress is our failure in the carrying trade upon the high seas. This record must, and will be improved. Political considerations compel a solution of the shipping question. Our people, our law makers, our President, appreciate that our industrial independence will not be established, our geographical possibilities will not be realized, our national aspirations will not be satisfied until we can record as signal successes, in the most highly organized line of modern activity, international navigation, as in agriculture, manufactures, and transportation within our own confines.

No such remarkable development as has been shown could have taken place without great benefit to all the people of the United States. In some instances, it has resulted in the building up of great fortunes, and altogether there has been an enormous increase of capital—capital, which, under fair circumstances, will be employed in the further development of our resources, giving larger employment and increasing rewards to labor. That this proposition will be fulfilled may be judged from the experiences of the past. With my time limited, I cannot undertake to demonstrate in detail the general increase in wages which has taken place, but I content myself with quoting the words of one who is an authority on the subject, and whose views are accepted as those of a man who has given a lifetime of earnest and patient research to all the questions involving labor and its rewards. Hon. Carroll D. Wright, for many years, and now, United States Commissioner of Labor, says:

"The condition of labor, as it now exists, is a vast improvement upon its condition at any other period. This might be proved by an exhaustive citation of wages and prices during the past 100 years were such citation necessary. It may, perhaps, be well simply to say that wages, even during the past half-century, have increased on the whole something over 60 per cent, while the general course of prices has been downward. This is true of other countries in which machinery performs an important part in production; but it is essentially true in America, for here, with our vast resources, our peculiar systems of education,

and of government, exerting great influence upon the minds of all, wages are higher than in any other country in the world."

"And so," adds Mr. Wright, "the standard of living is necessarily higher, of course, and the workingman finds that he is able, not only to preserve his working condition, but to participate in other things which are essential to his spiritual development."

The statistics show that deposits in savings banks have increased from $549,-874,358 in 1870 to $2,230,366,954 in 1899—an increase of 327 per cent, while the population has increased 100 per cent. The number of depositors has increased from 1,630,846 in 1870 to 5,687,818 in 1899—an increase of 248 per cent, while the population has increased 100 per cent. Evidently wage earners while living better than the people of other countries, have also been able to save more of their wages year by year. Should the same tendencies continue, there is no reason to doubt that the condition of men who labor with their hands will continue to improve during the coming century as it has in the past.

The figures and comparisons I have presented tell a story of magnificent development during the thirty-year period, 1870 to 1899. The most gratifying assurances may, however, be drawn from the growth of our commerce and industries during the last four years of that period, namely, 1895 to 1899. It is during these years that we have been blessed with a trade revival and an expansive movement which has carried all our great fields of endeavor forward with renewed youth and vigor. We have gathered momentum for the beginning of the new century, and with such astonishing rapidity as to excite the wonder of the world.

I shall have the pleasure of presenting, as an appendix to this address, a table which at a glance will show not only the development of the last thirty years, but the gathering strength which has characterized the years 1895 to 1899. A study of that table will convince you that there has been, within the past few years, no retrogression, but, on the contrary, a forward movement never out of harmony with the law of increase, unless in particular instances startling and rapid growths may be said to contravene such law.

In general, the whole line of industries is marching out of the old century and into the threshold of the new with steady and determined tread, captained by leaders whose advancement should be a matter of national pride.

Railway statistics show that the total freight carried one mile in 1898 exceeded, by 25,998,402,390 tons, the total freight carried one mile in 1895. These figures are inconceivable. Twenty-five billion tons one mile means 25,000,000 tons 1,000 miles, or 50,000,000 tons 500 miles, or 100,000,000 tons 250 miles. Even these figures are too large for us to comprehend the magnitude of the growth of commerce from 1895 to 1898, but comparing them with the preceding five-year period, 1890 to 1895, we find that the latter year showed an increase of only 9,374,785,667 tons over 1890, and thus we know that the twenty-five billion increase from 1895 to 1898 represents an almost fabulous development.

The comparison shown suggests innumerable remunerative activities, for the inconceivable quantities of freight carried represent in large degree the

product and the effort of some 25,000,000 of people engaged in all gainful occupations, of whom 17,000,000 are wage earners.

In manufactures, the production of iron and steel has, within the last few years, made an astonishing record. Comparing conditions at the beginning, middle and close of the present decade, we find that the production of pig iron was, in 1890, 9,202,703 tons; in 1895, 9,446,308 tons, while in 1899 the production is estimated to have reached 14,000,000 tons, thus showing an increase of only 243,605 tons from 1890 to 1895, while the increase from 1895 to 1899 was 4,550,000 tons, or more than eighteen times greater during the last four years than was the increase during the first five years of this decade. No similar period in our history can show such a wonderful advance as this in the production of iron.

In steel production, the increase from 1895 to 1898 was 2,818,023 tons, against but 1,837,000 tons from 1890 to 1895.

Meantime, our manufactures of iron and steel, besides supplying the home demand, were irresistibly making their way into the markets of the world. The exports of this class in 1899 showed an increase of $61,715,000 over such exports in 1895, while 1895 showed an increase of only $6,458,000 over those of 1890. Thus, the growth in exports of iron and steel has been almost ten times greater during the four-year period from 1895 to 1899 than was the increase from 1890 to 1895. It may be doubted if ever in this, or in any other country, so rapid and so great a growth in a single industry has taken place within a similar period of time.

As showing the growth of another manufacturing industry in the United States, I refer to the statistics of imports of raw materials not produced in the United States. The imports of raw silk in 1899 were 2,241,000 pounds in excess of those of 1895, while 1895 showed an increase of 1,647,000 pounds over those of 1890. The imports of crude rubber in 1899 exceeded those in 1895 by 11,321,000, while those of 1895 exceeded those of 1890 by 5,899,000 pounds; or, to put it another way, the increase in the imports of crude rubber for manufacturing purposes from 1895 to 1899 was almost twice as great as was the increase for the five-year period from 1890 to 1895.

In general, the foreign trade has exhibited the same growth which has made our domestic commerce so prosperous during the last few years, but this is particularly so with reference to our exports of manufactures, which in 1899 were $155,000,000 in excess of those of 1895, while 1895 showed an increase of $32,000,000 over 1890. It appears, then, that the increase in the total exports of manufactures during the four-year period, 1895 to 1899, has been almost five times the increase in exports of manufactures during the five-year period, 1890 to 1895.

As illustrating the growth of foreign commerce in general, it is interesting to note that the total excess of exports over imports during the four-year term, 1895-1899, amounted to $1,534,000,000, as against an excess of exports during the five years, 1890 to 1895, of $604,000,000. Thus the excess of exports in

the four-year period, 1895-1899, were two and one-half times greater than the excess of exports during the five-year period, 1890-1895.

It is proper to note also that there has been a marked increase in the amount of money in circulation in the period, 1895 to 1899. The total increase in the circulating medium is $302,103,408, of which more than $200,000,000 is in gold. The year 1895 showed an increase over 1890 of only $172,717,203. The per capita circulation in 1899 was $2.07 greater than in 1895, as against an increase of only 11 cents per capita from 1890 to 1895.

In all that has been shown it will be seen that our industrial development has far outstripped our increase in population, which means that we have attacked our natural resources fiercely, and may naturally lead us to the inquiry as to what will be the results of increasing population and a decreasing supply of materials upon which to work.

Two-thirds of the continental area of the United States lies west of the Mississippi River. Today this vast area is inhabited by only 21,000,000 people, while the one-third of our area which lies to the east of that river is inhabited by 55,000,000.

I have been at some pains to secure what may be regarded as fairly accurate estimates of the growth of our population during the next century, for not long ago when I had the pleasure of speaking in Chicago, I quoted an Englishman, who predicted that by 1950 the United States would be a nation of 250,000,000 people, and able, he said, to crush any power on earth, except, possibly, the Slavs.

That estimate is probably too high. Dr. Henry S. Pritchett, now superintendent of the United States Coast and Geodetic Survey, has demonstrated mathematically the law of growth of population in the United States. His figures, under the operation of such law, have been found to be nearly accurate with reference to the population in the census years of the past, and, according to the same law, the population of the United States in 1950 will be 190,000,000, while at the end of the century, in the year 2000, the population will be 385,000,000.

Such an increase of population during the next century would appear to be ominous were it not for the fact that despite the tremendous development which has taken place within the period to which our attention has been devoted our resources have only barely been touched, while no doubt many yet remain to be discovered.

We recognize, too, that nature is inexhaustible and multiplies in many ways. There is no occasion to worry about a decreasing supply of coal or the destruction of the forests. The generations that are to come after us will build on the economies that we and those who have gone before us have discovered.

"Our modern growth," says Emerson, "stands on a few staples, and the interest nations took in our (Civil) war was exasperated by the importance of the cotton trade. And what is cotton? One plant out of some two hundred thousand, known to the botanists, vastly the larger part of which are reckoned weeds. And what is a weed? A plant whose virtues have not yet been discovered—every one of the 200,000 probably yet to be of utility in the arts.

* * * For it is not the plants or the animals, innumerable as they are, nor the whole magazine of material nature that can give the sum of power, but the infinite applicability of these things in the hands of thinking men, every new application being equivalent to a new material."

The summary I have presented is an eloquent and convincing witness to an unparalleled progress in all the material factors which make for national progress and general prosperity. Inspiriting as the record is, it still fails to bring into view the whole truth, which, if adduced, would serve to strengthen the recorded evidence. I cannot stop to speak of the triumphs of science, which have brought to us a more complete knowledge of the earth and the stars. Under its magic touch solids become liquids; liquids become gases; the air we breathe is reduced to a liquid state, and again reconverted into atmosphere as the convenience of man and the uses of man may be best served. The world of the infinitely small has been brought into clear view. The predatory bacilli and the death-dealing germ of malaria and diphtheria can no longer hide in the jungle of the unknown. Human life has been extended in its average term on earth, while anaesthetics and antiseptics have become ministering angels to soothe the pain of wounds or rob the surgeon's knife of former terrors. Speech at the distance of a thousand miles is a commonplace, and wireless telegraphy a recognized fact.

Science has not only put up barriers against painful or destructive influences; it has become constructive. It is endowing man with gifts approximating creative power. By a process of applied selection, the average weight of a fatted ox has been increased threefold, and the weight of the fleece of the sheep has been multiplied by four. In many forms of food plants and fruits, similar miracles no longer surprise us. Selection and the marriage of varieties, adaptation of soil and climate, and the deeper knowledge of chemistry are the agencies by which are wrought these mysterious transformations in both the animal and vegetable kingdoms. Indigo, the natural product of a plant, is now made by a synthetic process in which the plant is absolutely ignored. There are other instances of similar achievements, and scarce a day passes without some contribution of science to the comfort and well-being of mankind. But why go over the category, wearisome because of its length? The larger part of these great gains have been secured within that period of thirty years which we are now considering—a period of time, by personal experience and recollection, familiar to most of us. Looking backward, in this moment, there appears to have been a continuous movement upward from low to higher and securer conditions. We know, however, that the progress has not been uninterrupted. The road over which we have come has had its dangers and its difficulties. Social discontents and industrial reaction have marked the way and often the advancing column has been obliged to camp by the wayside to readjust its broken lines. We have but lately reformed our lines after a most disastrous period, and we are now enjoying a forward movement, the like of which finds no parallel in our history.

There is a clearly understood principle in nature under which it is recognized that a body once set in motion will always continue in motion unless interfered with by some retarding or obstructing force. In the natural order it is seen that the attraction of gravitation and the friction of the atmosphere

are the opposing forces which finally bring to a standstill the movement of any physical body, no matter with what energy its original action may have been inaugurated.

By analogy it may be presumed that a movement once inaugurated in the social, industrial, or commercial world will continue unless interfered with by opposing or obstructing influences. With society organized, its worthy units related in their activities, each enjoying in his fair degree the results of combined activities in the fields of production, manufactures, and exchange, there would seem to be no good reason why these happy conditions should not go on forever. But, as in physical nature, so in the social state, there are frictions and obstructive forces. They are many in number, and diversified in kind—misapplication of energy, by which overproduction in one field of activity breaks the power and ratio of exchangeability between it and other fields of industry; the misuse or overuse of that powerful instrument known as credit; instability in the money system, by which prices of goods, the rewards of labor, and the value of future contracts are governed; internal dissensions, or developing hatreds within the social state; the loss of confidence by man in man, for this confidence of man in man is the very foundation stone upon which all civilized society rests. Falseness in the individual, the betrayal of fiduciary trusts, are crimes, not only against property, but against the social order as well. Not less criminal in their nature are the efforts of those, who, moved by political ambition, or in the gratification of base desires, seek by calumny to destroy the confidence of men in each other, and thus put suspicion and distrust in that field where confidence and good will ought to grow.

These are only some of the obstructive influences which hinder the march of society forward. But these enemies have always hung upon the flanks of progress. In spite of them, the advance has been grand and inspiring. The dawn of the next century brings into view a nobler and a fairer world than has yet been revealed to the sons of men. Education is more universal, the powers of the mind greatly enlarged, the average virtue higher, the sense of human brotherhood greater, war and cruelty more horrible in their aspects, industry more inviting and peace more charming. Those of us who are permitted to march in column over that imaginary line which separates the two centuries may well take heart of hope and enter upon its undisclosed mystery with faith in God, and faith in man, determined each for himself that he will nobly strive to meet as a man and a citizen of the republic the high career to which a kind destiny calls us.

THE JANUARY BANKERS' DIRECTORY.

The January, 1900, edition of the Bankers' and Attorneys' Directory, "The Blue Book," has been distributed, and has brought out a great deal of commendation from subscribers who appreciate the improvements made in each succeeding issue. The directory has established a reputation among bankers, merchants, manufacturers and business men generally. Information relative to banks is accurate, complete and conveniently arranged. Maps have been revised and brought up to date.

STATEMENTS FROM BORROWERS.

The man who fully realizes the part which credit plays in general business cannot hesitate to give an account of his financial condition. He understands that by so doing he renders his own position more secure.

A curtailment of credit in any direction causes stringency in another. And this is why a panic in stocks on Wall street pinches the farmer on the frontier. Credit depends upon confidence. Its chief enemy is doubt. The prolific source of doubt is ignorance.

Therefore it is incumbent upon every man who uses credit to contribute his share to that general confidence which sustains all our business operations. This he may do most effectually by exhibiting his resources and liabilities.

Credit bureaus like Dun's and Bradstreet's are often met with refusal by merchants when asked for a statement. Dealers say they are willing to make a statement to wholesalers, and beyond that their debts are of no concern. But this view is manifestly erroneous. The man who has good credit can buy from anyone. He is not confined to individual firms who are enlightened concerning his standing. He can buy cheaper, for it is liberty of purchase which levels prices. And so with the recommendation of a credit agency based upon his own statement verified by collateral investigations he enters the market a free man and is met with the respect which is due him. It is this general information possessed by all dealers concerning each other which renders trade stable, and to this each man should contribute his part.

Questions very often seem impertinent which are founded in the best of reasons. The man who needs credit most is the man who has little property. Poor men are its greatest beneficiaries. And credit would be a poor instrument of trade were it based alone on property qualifications. It takes account of industry, energy, honesty, experience, ability, and conditional circumstances, and the very questions which seem personal are the ones which reveal knowledge of just these things. So that the worthy merchant does not hesitate to speak freely his responses.

Those institutions which collect facts are indifferent to men. Their value depends upon the impartiality of the investigation. It is to the interest of every honest man that others should be like himself. By refusing to reveal his financial circumstances under the mistaken idea that he knows himself to be good he assists the weak and untrustworthy members of the great commercial guild to cover up their shortcomings and by so doing he of course harms himself.

Elasticity in credit is enterprise in business. Slow debts are the bane of commerce. The stability of trade depends upon liquidations, offsets, payments. Facility to obtain credit, then, is conditioned upon constancy of settlement. When speculation expands credit out of proportion to power to pay, a sudden check ensues. There is a tendency toward sudden liquidation. In the nature

of things so vast, widespread and complex are credit operations, that this is impossible. Yet each man in a frenzied endeavor to save himself crowds upon every other. The violent contraction curtails business. No credit is available for new enterprises. Men refuse to incur new liabilities. On the other hand they refuse to grant them. Hard times ensue. Confidence is destroyed. And in this event the well to do suffer with the rest.

There are those who cry at this point that the trouble is a lack of money —meaning thereby a lack of coin—perhaps a lack of silver coin. While it is foreign to the subject it is not amiss to call attention here to the fact that nine-tenths of all business is done upon credit, and to the further fact that as coin is used mainly to settle balances, the rapidity of its circulation must depend upon the rapidity of the circulation of credit. In 1897 the bank clearings alone in cities where clearing-house associations are established amounted to $51,011,-439,852. This represented only a part of the use to which checks, drafts and bills of exchange are put. On yesterday the clearings in New York City were $188,536,002, and the balances were $8,116,305. Think of the difference! So significant are these figures concerning the use of credit and coin that bank clearances have come to be taken as an indication of the state of business, and comparisons are weekly made with the same periods of former years. But we leave this subject. Its only significance here is to indicate the use and power of credit, the importance of rapid liquidation of liabilities, and the interest which each man has in the general business of the country. For the whole fabric rests upon universal confidence, and the mainstay of this is knowledge of ability to meet obligations.

Banks are our most important agencies for furnishing commercial credit. The merchant and banker work hand in hand. The banker is compelled by law to publish a statement of his business. An inspector examines his assets and books in behalf of the citizenship of the state. He is compelled to move along given lines. The merchant is comparatively free, yet, although he be not a borrower, he is interested in the stability of the institution which cares for his money. Information is provided by law. But the safety of a bank rests upon the safety of its borrowers. And the merchant who is a borrower is usually a depositor. Therefore in furnishing a statement of liabilities and assets for the use of the banker he is contributing to his own well being. And the merchant owes this duty not only to himself and his banker, but to his fellow merchant. Locally as well as in general merchants possess mutual interests. The failure of a bank falls quickest and heaviest upon the merchant. Read the account of any bank failure, and how like echoes follow two, three, four mercantile failures. It is necessary for the banker to have concise statements from all his borrowers. They may owe one another, owe outside parties, owe other banks, be insolvent though doing a large and paying business. It is these insolvent firms who, when the sudden check and readjustment comes, go down. Then the bank's assets are tied up in property of doubtful value and of slow sale. This curtails the available credit for the small merchants who offer energy, honesty and ability as good security. Within proper bounds these are

good assets, but they can only obtain money when conditions are good and credit available. Does it not then appear clear that every merchant, large or small, whatever his condition, should willingly furnish a complete statement?

What should the statement properly contain? It should contain a complete epitome of the character of both the business and the man. As regards the man, character is not reputation. In addition to a reputation for fair dealing and honorable methods, in addition to a character which includes sobriety, industry, energy, sticktoitiveness, ability, constructive and executive, the man's talents should be related to the nature of the business undertaken his aptitude should appear. There are good business men in the wrong business.

One of the most salient features about a statement is the addenda. Salesmen can assist credit men, bankers can help themselves, by a study of what may be described as mental tendency. They can add to the worth of the statement by outlining the way in which the merchant looks out upon life. Common sense is the balance wheel of all effort. Conversation reveals ideals. An inordinate desire to get rich quickly, lack of power to reason out chances, will often break out in the one venture which brings disaster. Here is the keynote to the value of the statement: "Did the customer answer questions in a level-headed way?"

CHARLES W. STEVENSON.

TRADE OF FRENCH COLONIES.

French colonies show a rapid increase in the proportion of their importations which they take from the governing country. An elaborate report on the colonies of France, their government, finances, and commerce, forwarded to the British colonial office by its representative in Paris, has been received by the Treasury Bureau of Statistics. It shows that the total value of imports into French colonies, exclusive of Algeria and Tunis, in 1888, was $38,139,130, the proportions attributable to the trade with France and French colonies and to that with foreign countries being, respectively, $14,017,938 and $24,121,191. In 1897, as far as the figures go, out of a total of $47,741,416, the imports from France and French colonies were worth $22,853,921, and those from foreign countries amounted to $24,887,495. These figures for 1897, however, do not include the value of imports into French Congo, Mayotte, and the French possessions in India, which in 1896 were collectively worth $464,916 as regards France and French colonies and $1,169,814 in respect of other countries. Assuming, therefore, that the imports of these three colonies increased slightly during the year, it will be found that the total figures for 1897 stood, in round numbers, as follows: France and French colonies, $23,300,268; other countries, $26,060,010, showing a balance in favor of the latter of $2,759,742, as compared to, in 1888, a difference on the same side of $10,103,253. It will also be noted that during the ten years the total value of imports from all sources had increased by approximately $11,241,615, the increase being almost entirely in favor of the trade with the mother country, since the intercolonial trade is comparatively small. In considering this important increase it must,

however, not be overlooked that it is probably due quite as much to expansion and tariff as to development.

The total value of exports from French colonies in 1888 was $40,051,599, divided into: Exports to France and French colonies, $20,120,344, and to other countries, $19,973,658. In 1897, the value, according to official figures, was $45,711,248, the share of France and French colonies standing at $20,526,528, and that of foreign countries at $25,684,720. During the twelve years from 1886 to 1897, inclusive, the total value of the colonial trade reached, in round numbers, $1,038,147,000, about equally divided between imports and exports. The whole share of French trade, import and export, in the above sum amounted to $432,706,000, as against $579,000,000 for the trade of foreign countries, the remainder representing the value of intercolonial commerce. The report remarks that on estimating the profits of French merchants and manufacturers at 20 per cent on the value of the mother country's exchanges with her colonies, it will be found that their gains have amounted to $86,850,000.

PROBLEMS IN FINANCES OF INDIA.

The change in India from the entire use of silver as a standard of currency to a theoretical gold standard supported by the employment of a subsidiary silver coinage, says a writer in the London Bankers' Magazine, is hedged round with many difficulties that will require exceptional care, and demand, perhaps, resources of an exceptional character. To have, therefore, the chief banking influence in India under one control, and such control in close touch with the government, would be a change that might prove of great service to the Indian Government at the present juncture.

There is little difference of opinion regarding the suggested change, although it has been pointed out, with a certain amount of force, that the United Kingdom has so far managed to progress with three distinct systems of banking in its important divisions, and, of course, India, with its vast area and population of over 300,000,000, offers many more reasons for the banking independence of the three presidencies of Calcutta, Bombay and Madras than do England, Scotland and Ireland. But it may be urged that in the British banking system the Bank of England practically dominates the Scottish and Irish money markets, and thus the control remains of a single character. Such an argument only goes to show that, in spite of diversity of constitution, unity of action may be obtained without the preliminary of the absorption of smaller institutions by the larger. Probably the greatest difficulty that observers will have to face in dealing with this subject is the peculiar conditions that prevail in India. Vast as is its share, and important as its trade has become, those who have watched its development question very much the capacity of the country to successfully employ large masses of banking capital supplied from outside. So far, the banks formed upon European principles, whether they be exchange banks or banks working in India alone, have not been able to touch the mass of the people. Their operations have been chiefly confined to the great trad-

ing centers, where the European element is large, and traffic with abroad is important. The great bulk of the native banking of India is still in the hands of money-lenders, whose operations extend even to the smallest villages. These money-lenders, by their intimate knowledge of the ways and customs of the small cultivators, are enabled to lend with some degree of security in cases where it would be impossible for Europeans to employ their capital with safety. Above these widely disseminated leaders stand the important class of native bankers, who hold a very honorable position in the financial operations of the larger towns and cities of India. As a body, these native bankers are highly intelligent, and possess considerable means, and their daily contact with their own race enables them to gauge the conditions of would-be borrowers to a nicety. It is questionable whether, as a matter of policy, it would be judicious to seriously interfere with the preponderance of the native element in the banking affairs of the people.

Let this be as it may, the fact remains that, in spite of the long period during which India has been under British rule, the banks formed upon the European pattern, whose operations are confined to the country itself, have a power and importance far short of the size and resources of the continent in which they work. Even the three presidency banks, which have the advantage of managing much of the funds of the government, possess between them in capital and reserve only some 5 3-4 crores, about $18,000,000, while the other purely Indian banks, if their capital and reserves are massed together, can only produce 1 crore, 30 lacs, or about $4,350,000 more. Besides these purely local banks, there are, of course, the exchange banks, whose capital and reserve total about 8 1-2 crores, or some $28,500,000, but their resources are not used entirely in India, much of their operations being devoted to China, the Straits Settlements and the East generally.

Upon general grounds it will therefore be advisable to adopt great caution in dealing with any expansion of the Indian banking system, especially as the intervention of the Indian Government directly in this form of enterprise is completely opposed to the policy of its rulers for the past two or three decades. The scheme for a state bank has been so far elaborated as to show that it hinges almost entirely upon an amalgamation of the three presidency banks, and the formation of a huge state bank, with connections in London, out of the material afforded by this amalgamation. A study of events in the past twenty years or more shows that the Indian Government has steadily pursued a policy the object of which has been to divorce the working of the banks from the operations of the government, and, at the same time, to restrict the working and relations of the presidency banks to India and its dependencies. Indeed, when at one time the presidency banks proposed to enter upon exchange business, Lord Halifax, the then Secretary of State for India, no doubt under the advice of his counsel, emphatically stated that no bank which entered into operations outside the country should be a custodian of any of the funds belonging to the government.

Prior to the year 1862, the presidency banks possessed the only note cur-

reney in the country, and, moreover, were worked closely in touch with the government, which owned a certain amount of the share capital of each bank, and had a right to nominate a number of the directors. In 1862, however, the Indian Currency Department was formed, and the government, taking to itself the exclusive right of issuing notes, caused the notes of the presidency banks to be withdrawn. A more important change resulted from the unfortunate failure of the Bank of Bombay in 1866. The government at this stage found itself in the dilemma of being a shareholder in a bank the liability of which was not clearly defined, and the circumstances connected with the incident induced it, after mature consideration of the matter, to withdraw altogether from a share in the management of the three presidency banks.

The steps by which this line of policy was carried out are set forth in the presidency banks act, which received the Governor-General's assent on April 11, 1876. In addition to enacting the measures by which a severance of the control hitherto exercised by the government over the management of the banks was effected, the act contained the principles upon which the banks should work in the future, so that it forms the constitution of those institutions, and it has not been materially altered since its coming into operation. Two thousand two hundred shares in the Bank of Bengal and 562 1-2 shares in the Bank of Madras, formerly held by the government, were sold, and the capitals of the two banks were much reduced. The shares held by the government in the old Bank of Bombay had been extinguished by the liquidation of that institution, and it took no interest in the new bank which was constituted by the act. In passing, it may be mentioned that the liability upon the capital of each bank was then limited to the amount paid upon the shares. In thus setting the banks free, the government of the day laid down minute instructions how they should carry on their business. Most of the regulations were of a character that would be suggested by the position that the banks were to take in the financial operations of the country, and it would be needless trouble to give the various kinds of business that the banks were allowed to undertake.

After stating these, however, the act proceeded to narrate the business which the presidency banks were not allowed to transact, and, in view of the interest which centers around these restrictions, it may be well to quote this section 37 in full, as follows:

The directors shall not transact any kind of banking business other than those specified, and in particular shall not make any loan or advance—

(a) For a longer period than three months; or,

(b) Upon the security of stock or shares of the bank of which they are directors; or,

(c) Upon mortgage or in any other manner upon the security of any immovable property, or the documents or title relating thereto.

(d) Nor shall they lend or advance, by discount of bills or otherwise, to any individual or partnership firm, except upon the security of (1) promissory notes, debentures, stock and other securities of the Government of India, or of the United Kingdom of Great Britain and Ireland; (2) bonds, debentures and annuities charged by the Imperial Government on the revenues of India; (3) stock or debentures of, or shares in, railway or other companies, the interest

whereon shall have been guaranteed by the Secretary of State for India in council; (4) debentures or other securities for money issued by or on behalf of any municipal body under the authority of any act of a legislature established in British India; (5) bullion or other goods which, or the documents of title to which, are deposited with or assigned to the bank as security for such advances, loans, or credits.

(e) Nor shall they discount or buy, or advance and lend, or open cash credits on the security of any negotiable instrument of any individual or partnership firm, payable in the town or at the place where it is presented for discount, which does not carry on it the several responsibilities of at least two persons or firms unconnected with each other in general partnership.

(f) Nor shall they discount or buy, or advance and lend, or open cash credits on the security of any negotiable security having at the date of the proposed transaction a longer period to run than three months; or, if drawn after sight, drawn for a longer period than three months: Provided that, in the case of the Bank of Madras, the directors may discount negotiable securities payable in Ceylon, having at the date of the transaction a period to run not exceeding four months.

Many of the restrictions enumerated above are of a character that could only be expected, but some are considered to have proved irksome, and, combined with the general restriction against the banks borrowing either in England or India, have occasioned an agitation for wider powers. Such wider powers, in some measure, appear to be promised in the scheme for a state bank, should, as is most probable, that institution be formed by an amalgamation of the three presidency banks.

Apparently it is the intention to trust the new bank with the management of the note currency. In the absence of the complete details of the scheme, it need only be pointed out at present that, since the Indian Currency Department was formed, in 1862, its operations have so expanded that the active circulation at one time reached 31 crores of rupees, or over $100,000,000, and its present total is about 27 crores. From the Currency Department the government annually draws a large profit, the latest return of the department showing a net revenue of about 25 lacs, or some $830,000, for the year ended March 31, 1899. The notes have hitherto been distinctly government notes, commencing with the expression, "The Government of India promises to pay." As was recently shown, these notes are limited in circulation by the system of "circles," a limitation that would not necessarily be removed by the formatión of a state bank.

Finally in any consideration of the conditions that should govern the principles upon which a state bank should be founded, it ought to be remembered that India is a continent that offers peculiar difficulties in regard to the employment of banking capital. Its trade is entirely seasonal, and while for three or four months in the year the demand for accommodation may be so great as to severely strain the resources of all its lending institutions, there are long peroids in the year when trade is very quiet. Then the monetary stringency often experienced in the busy season is intensified by the manner in which the treasury balances of the government are managed. The revenue, which is mainly derived from the land, naturally flows in most freely at the same time as the crops are being handled, but the money so withdrawn from circulation is not al-

ways available for business purposes. Much of the money received on account of the taxes may be locked away in the reserve treasuries of the government; and, greatly as the cash thus represented may be needed for the operations of commerce, it is not certain that it will be released until after the pressure is over, for the government has always acted capriciously in regard to the large sums placed thus temporarily under its control.

In these few pages an endeavor has been made to sketch the main features of some of the problems which surround the successful formation of a state bank for India. To fund such an institution upon broad, deep lines might produce more beneficial results than even those intimately connected with the country can at present anticipate; but, in any case, it is questionable that the well-being of the commercial community in the vast dependency is intimately bound up with a due appreciation of the factors in the situation. Such a state bank of India as proposed would mean a great deal more to the commercial and trading classes of that country than the Bank of England does for the British trading community, and every one would be prepared to agree that great caution should mark any alteration in the fundamental working of that central banking institution. An added reason for caution also exists in the case of India, from the fact that the standard of currency in the country has been so recently changed. Indeed, the change cannot yet be said to have been in any sense firmly established, and at such a stage in a currency reform the future must needs be uncertain. Greater difficulties, however, have been surmounted by statesmen in the past, and it is to be hoped that the scheme for a state bank of India may so shape itself that it will prove a source of strength both to the government and the trading community in that country.

JAPANESE RAILROAD BUILDING.

Last year 472 miles of new railroad were added to the mileage of the empire of Japan, which was thirty miles in excess of that laid down during the preceding year. Japan now has in operation 3,421 miles of state and private railway lines. The number of railway companies incorporated under formal charters was fifty-eight, with a total capital of 238,775,000 yen, and 2,652 miles of road in operation. During the year twenty-six companies were formed under provisional charters, with a total capital of 43,535,000 yen, and a length of 809 miles.

CALIFORNIA OUTPUT OF GOLD.

The statistics of the United States Mint give the production of gold in California in 1899 at $15,000,000, which is an increase of $500,000 over 1898. The output of gold in Alaska for the year was $4,917,821, double what it was last year, while in that portion of the Klondike territory which is located within the confines of the United States the production was $16,110,129, as compared with $11,038,478 in the previous year.

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CONFERENCE REPORT FINANCIAL BILL.

The financial bill as reported by the Committee on Conference of the disagreeing votes of the House and Senate is as follows:

An Act to define and fix the standard of value, to maintain the parity of all forms of money issued or coined by the United States, to refund the public debt, and for other purposes.

Section 1. Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the dollar consisting of twenty-five and eight-tenths grains of gold nine-tenths fine, as established by section thirty-five hundred and eleven of the Revised Statutes of the United States, shall be the standard unit of value, and all forms of money issued or coined by the United States shall be maintained at a parity of value with this standard, and it shall be the duty of the Secretary of the Treasury to maintain such parity.

Sec. 2. The United States notes, and Treasury notes issued under the Act of July fourteenth, eighteen hundred and ninety, when presented to the Treasury for redemption, shall be redeemed in gold coin of the standard fixed in the first section of this Act, and in order to secure the prompt and certain redemption of such notes as herein provided it shall be the duty of the Secretary of the Treasury to set apart in the Treasury a reserve fund of one hundred and fifty million dollars in gold coin and bullion, which fund shall be used for such redemption purposes only, and whenever and as often as any of said notes shall be redeemed from said fund it shall be the duty of the Secretary of the Treasury to use said notes so redeemed to restore and maintain such reserve fund in the manner following, to-wit: First, by exchanging the notes so redeemed for any gold coin in the general fund of the Treasury; second, by accepting deposits of gold coin at the Treasury or at any sub-treasury in exchange for the United States notes so redeemed; third, by procuring gold coin by the use of said notes, in accordance with the provisions of section thirty-seven hundred of the Revised Statutes of the United States. If the Secretary of the Treasury is unable to restore and maintain the gold coin in the reserve fund by the foregoing methods, and the amount of such gold coin and bullion in said fund shall at any time fall below one hundred million dollars, then it shall be his duty to restore the same to the maximum sum of one hundred and fifty million dollars by borrowing money on the credit of the United States, and for the debt thus incurred to issue and sell coupon or registered bonds of the United States, in such form as he may prescribe, in denominations of fifty dollars or any multiple thereof, bearing interest at the rate of not exceeding three per centum per annum, payable quarterly, such bonds to be payable at the pleasure of the United States after one year from the date of their issue, and to be payable, principal and interest, in gold coin of the present standard value, and to be exempt from the payment of all taxes or duties of the United States, as well as from taxation in any form by or under state, municipal or local authority; and the gold coin received from the sale of said bonds shall first be covered into the general fund of the Treasury and then exchanged, in the manner hereinbefore provided, for an equal amount of the notes redeemed and held for exchange, and the Secretary of the Treasury may, in his discretion, use said notes in exchange for gold, or to purchase or redeem any bonds of the United States, or for any other lawful purpose the public interests may require, except that they shall not be used to meet deficiencies in the current revenues. That United States notes when redeemed in

accordance with the provisions of this section shall be reissued, but shall be held in the reserve fund until exchanged for gold, as herein provided; and the gold coin and bullion in the reserve fund, together with the redeemed notes held for use as provided in this section, shall at no time exceed the maximum sum of one hundred and fifty million dollars.

Sec. 3. That nothing contained in this Act shall be construed to affect the legal-tender quality as now provided by law of the silver dollar, or of any other money coined or issued by the United States.

Sec. 4. That there be established in the Treasury Department, as a part of the office of the Treasurer of the United States, divisions to be designated and known as the division of issue and the division of redemption, to which shall be assigned, respectively, under such regulations as the Secretary of the Treasury may approve, all records and accounts relating to the issue and redemption of United States notes, gold certificates, silver certificates and currency certificates. There shall be transferred from the accounts of the general fund of the Treasury of the United States, and taken up on the books of said divisions, respectively, accounts relating to the reserve fund for the redemption of United States notes and Treasury notes, the gold coin held against outstanding gold certificates, the United States notes held against outstanding currency certificates, and the silver dollars held against outstanding silver certificates, and each of the funds represented by these accounts shall be used for the redemption of the notes and certificates for which they are respectively pledged, and shall be used for no other purpose, the same being held as trust funds.

Sec. 5. That it shall be the duty of the Secretary of the Treasury, as fast as standard silver dollars are coined under the provisions of the Acts of July fourteenth, eighteen hundred and ninety, and June thirteenth, eighteen hundred and ninety-eight, from bullion purchased under the Act of July fourteenth, eighteen hundred and ninety, to retire and cancel an equal amount of Treasury notes whenever received into the Treasury, either by exchange in accordance with the provisions of this Act or in the ordinary course of business, and upon the cancellation of Treasury notes silver certificates shall be issued against the silver dollars so coined.

Sec. 6. That the Secretary of the Treasury is hereby authorized and directed to receive deposits of gold coin with the Treasurer or any assistant treasurer of the United States in sums of not less than twenty dollars, and to issue gold certificates therefor in denominations of not less than twenty dollars, and the coin so deposited shall be retained in the Treasury and held for the payment of such certificates on demand, and used for no other purpose. Such certificates shall be receivable for customs, taxes and all public dues, and when so received may be reissued, and when held by any national banking association may be counted as a part of its lawful reserve: Provided, That whenever and so long as the gold coin held in the reserve fund in the Treasury for the redemption of United States notes and Treasury notes shall fall and remain below one hundred million dollars the authority to issue certificates as herein provided shall be suspended: And provided further, That whenever and so long as the aggregate amount of United States notes and silver certificates in the general fund of the Treasury shall exceed sixty million dollars the Secretary of the Treasury may, in his discretion, suspend the issue of the certificates herein provided for. And provided further, That of the amount of such outstanding certificates one-fourth at least shall be in denominations of fifty dollars or less. And provided further, That the Secretary of the Treasury may, in his discretion, issue such certificates in denominations of ten thousand dollars, payable to order. And section fifty-one hundred and ninety-three of the Revised Statutes of the United States is hereby repealed.

Sec. 7. That hereafter silver certificates shall be issued only of denominations of ten dollars and under, except that not exceeding in the aggregate ten per centum of the total volume of said certificates, in the discretion of the Secretary of the Treasury, may be issued in denominations of twenty dollars, fifty dollars and one hundred dollars; and silver certificates of higher denomination than ten dollars, except as herein provided, shall, whenever received at the Treasury or redeemed, be retired and canceled, and certificates of denominations of ten dollars or less shall be substituted therefor, and after such substitution, in whole or in part, a like volume of United States notes of less denomination than ten dollars shall from time to time be retired and canceled, and

notes of denominations of ten dollars and upward shall be reissued in substitution therefor, with like qualities and restrictions as those retired and canceled.

Sec. 8. That the Secretary of the Treasury is hereby authorized to use, at his discretion, any silver bullion in the Treasury of the United States purchased under the Act of July fourteenth, eighteen hundred and ninety, for coinage into such denominations of subsidiary silver coin as may be necessary to meet the public requirements for such coin: Provided, That the amount of subsidiary silver coin outstanding shall not at any time exceed in the aggregate one hundred millions of dollars. Whenever any silver bullion purchased under the Act of July fourteenth, eighteen hundred and ninety, shall be used in the coinage of subsidiary silver coin, an amount of Treasury notes issued under said Act equal to the cost of the bullion contained in such coin shall be canceled and not reissued.

Sec. 9. That the Secretary of the Treasury is hereby authorized and directed to cause all worn and uncurrent subsidiary silver coin of the United States now in the Treasury, and hereafter received, to be recoined, and to reimburse the Treasurer of the United States for the difference between the nominal or face value of such coin and the amount the same will produce in new coin from any moneys in the Treasury not otherwise appropriated.

Sec. 10. That section fifty-one hundred and thirty-eight of the Revised Statutes is hereby amended so as to read as follows:

"Section 5138. No association shall be organized with a less capital than one hundred thousand dollars, except that banks with a capital of not less than fifty thousand dollars may, with the approval of the Secretary of the Treasury, be organized in any place the population of which does not exceed six thousand inhabitants, and except that banks with a capital of not less than twenty-five thousand dollars may, with the sanction of the Secretary of the Treasury, be organized in any place the population of which does not exceed three thousand inhabitants. No association shall be organized in a city the population of which exceeds fifty thousand persons with a capital of less than two hundred thousand dollars."

Sec. 11. That the Secretary of the Treasury is hereby authorized to receive at the Treasury any of the outstanding bonds of the United States bearing interest at five per centum per annum, payable February first, nineteen hundred and four, and any bonds of the United States bearing interest at four per centum per annum, payable July first, nineteen hundred and seven, and any bonds of the United States bearing interest at three per centum per annum, payable August first, nineteen hundred and eight, and to issue in exchange therefor an equal amount of coupon or registered bonds of the United States in such form as he may prescribe, in denominations of fifty dollars or any multiple thereof, bearing interest at the rate of two per centum per annum, payable quarterly, such bonds to be payable at the pleasure of the United States after thirty years from the date of their issue, and said bonds to be payable, principal and interest, in gold coin of the present standard value, and to be exempt from the payment of all taxes or duties of the United States, as well as from taxation in any form by or under State, municipal or local authority: Provided, That such outstanding bonds may be received in exchange at a valuation not greater than their present worth to yield an income of two and one-quarter per centum per annum; and in consideration of the reduction of interest effected, the Secretary of the Treasury is authorized to pay to the holders of the outstanding bonds surrendered for exchange, out of any money in the Treasury not otherwise appropriated, a sum not greater than the difference between their present worth, computed as aforesaid, and their par value, and the payments to be made hereunder shall be held to be payments on account of the sinking fund created by section thirty-six hundred and ninety-four of the Revised Statutes: And provided further, That the two per centum bonds to be issued under the provisions of this Act shall be issued at not less than par, and they shall be numbered consecutively in the order of their issue, and when payment is made the last numbers issued shall be first paid, and this order shall be followed until all the bonds are paid, and whenever any of the outstanding bonds are called for payment interest thereon shall cease three months after such call; and there is hereby appropriated out of any money in the Treasury not otherwise appropriated, to effect the exchanges of bonds provided for in this Act, a sum not exceeding one-fifteenth of one per centum of the face value of said

bonds, to pay the expense of preparing and issuing the same and other expenses incident thereto.

Sec. 12. That upon the deposit with the Treasurer of the United States, by any national banking association, of any bonds of the United States in the manner provided by existing law, such association shall be entitled to receive from the Comptroller of the Currency circulating notes in blank, registered and countersigned as provided by law, equal in amount to the par value of the bonds so deposited; and any national banking association now having bonds on deposit for the security of circulating notes, and upon which an amount of circulating notes has been issued less than the par value of the bonds, shall be entitled, upon due application to the Comptroller of the Currency, to receive additional circulating notes in blank to an amount which will increase the circulating notes held by such association to the par value of the bonds deposited, such additional notes to be held and treated in the same way as circulating notes of national banking associations heretofore issued, and subject to all the provisions of law affecting such notes: Provided, That nothing herein contained shall be construed to modify or repeal the provisions of section fifty-one hundred and sixty-seven of the Revised Statutes of the United States, authorizing the Comptroller of the Currency to require additional deposits of bonds or of lawful money in case the market value of the bonds held to secure the circulating notes shall fall below the par value of the circulating notes outstanding for which such bonds may be deposited as security: And provided further, That the circulating notes furnished to national banking associations under the provisions of this Act shall be of the denominations prescribed by law, except that no national banking association shall, after the passage of this Act, be entitled to receive from the Comptroller of the Currency, or to issue or reissue or place in circulation, more than one-third in amount of its circulating notes of the denomination of five dollars: And provided further, That the total amount of such notes issued to any such association may equal at any time but shall not exceed the amount at such time of its capital stock actually paid in: And provided further, That under regulations to be prescribed by the Secretary of the Treasury any national banking association may substitute the two per centum bonds issued under the provisions of this Act for any of the bonds deposited with the Treasurer to secure circulation or to secure deposits of public money; and so much of an Act entitled "An Act to enable national banking associations to extend their corporate existence, and for other purposes," approved July twelfth, eighteen hundred and eighty-two, as prohibits any national bank which makes any deposit of lawful money in order to withdraw its circulating notes from receiving any increase of its circulation for the period of six months from the time it made such deposit of lawful money for the purpose aforesaid, is hereby repealed, and all other acts or parts of acts inconsistent with the provisions of this section are hereby repealed.

Sec. 13. That every national banking association having on deposit, as provided by law, bonds of the United States bearing interest at the rate of two per centum per annum, issued under the provisions of this Act, to secure its circulating notes, shall pay to the Treasurer of the United States, in the months of January and July, a tax of one-fourth of one per centum each half year upon the average amount of such of its notes in circulation as are based upon the deposit of said two per centum bonds; and such taxes shall be in lieu of existing taxes on its notes in circulation imposed by section fifty-two hundred and fourteen of the Revised Statutes.

Sec. 14. That the provisions of this Act are not intended to preclude the accomplishment of international bimetallism whenever conditions shall make it expedient and practicable to secure the same by concurrent action of the leading commercial nations of the world and at a ratio which shall insure permanence of relative value between gold and silver.

MICHIGAN STATE BANK RESULTS.

State Banking Commissioner Maltz has completed his annual report. The commissioner states that there are 188 state banks and three trust companies doing business in the state. During the year the following seven state banks, with the capital indicated, were organized: Athens State and Savings Bank, Athens, $15,000; State Bank of Ontonagon, $15,000; Old State Bank, Fennville, $15,000; Brown City Savings Bank, Brown City, $20,000; Quincy State Bank, Quincy, $20,000; Eaton County Savings Bank, Charlotte, $25,000; Benton Harbor State Bank, Benton Har-

bor, $50,000. This makes an increase of banking capital of $160,000. The Charlevoix State Bank of Charlevoix and the Commercial and Savings Bank of Saginaw went into voluntary liquidation by a vote of their stockholders, and the latter is being liquidated through the Bank of Saginaw.

During the year the following banks were permitted to reduce their capital; Paw Paw Savings Bank, from $50,000 to $40,000; Adrian State Savings Bank, from $100,000 to $60,000; Lansing State Savings Bank, from $200,000 to $150,000; Davison State Bank, from $25,000 to $20,000. The total decrease of capital was $105,000. To this add the retirement of the First Commercial and Savings Bank of Saginaw, $100,000, and the Charlevoix Savings Bank, $33,000, and the total reduction of capital is $238,000. On the other hand the State Savings Bank of Detroit increased its capital from $200,000 to $500,000. This increase added to the increase by the organization of new banks shows a net increase of capital for the year of $222,000.

Since the organization of the state banking department in 1889, the business has shown a wonderful growth, the increase in deposits during that period being $71,845,147.78, and the increase in loans $63,212,569.56. During the past year the deposits in state banks increased $14,080,482.17, and the loans $14,891,738.45. On Dec. 2, 1899, the date of the last call for a report, the amount of cash in the state banks was $22,440,808.74, and in the national banks $16,969,824.53, a total of $39,410,433.27.

The dividends paid by state banks in 1899 aggregated $845,065, and the increase in the surplus fund was $221,303. The average dividend rate on capital and surplus for the year was 5½ per cent, and on capital alone 6 2-3 per cent.

The total number of depositors in the state banks, trust companies and national banks of Michigan at the close of the year was 381,768, divided as follows: State banks, individual deposits subject to check, 48,000; state banks, commercial certificates of deposits, 29,857; state banks, savings depositors, 193,751; state banks, savings certificates of deposits, 22,737; national banks, individual deposits subject to check, 44,005; national banks, certificates of deposit, 43,418.

The commercial deposits of the state banks aggregated $36,772,566.64, an average of $472 per depositor, while the savings deposits aggregated $62,660,212.66, an average of $290 per depositor. The deposits of the national banks aggregated $49,920,532.07, an average of $571 per depositor. The total for all the banks of the state, therefore, was $149,353,311.37, an average of $391 per depositor.

PRECEDENTS ARE CITED.

Director of the United States Mint George E. Roberts writes the leading article for the March Forum. In "Government Deposits in Banks," he quotes from the works of many former Secretaries of the Treasury in order to sustain Secretary Gage in his recent action regarding the governmental surplus. Mr. Roberts believes in providing definite rules to govern the management of the Treasury, which would relieve the Secretary of the Treasury from the necessity of doing something that experience has shown cannot be done without subjecting him to unmerited criticism.

TO LOS ANGELES AND SOUTHERN CALIFORNIA.

Every Friday night, at 10:35 p. m., a through Tourist Car for Los Angeles and Southern California leaves the Chicago, Milwaukee & St. Paul Railway, Union Passenger Station, Chicago, via Omaha, Colorado Springs and Salt Lake City, for all points in Colorado, Utah, Nevada and California.

In addition to the regular Pullman porter, each car is accompanied by an intelligent, competent and courteous "courier," who will attend to the wants of passengers en route. This is an entirely new feature of tourist car service, and will be appreciated by families or by ladies traveling alone. Particular attention is paid to the care of children, who usually get weary on a long journey.

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BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

APPLICATION OF PAYMENTS—INTEREST.

The holder of five notes given for the purchase of land, all dated the same day and payable as annual installments, bearing interest from their date, and it being stated in the notes, "said interest to be paid annually," receiving partial payments thereon without any directions from the debtor as to the application of such payments, may apply the same, first, to the payment of the interest on any or all of such notes which may be due at the time of the payment, and then to the principal of such of the notes as may be due.

But in no event, in the absence of a contract with the debtor to that effect, made after such interest becomes due, shall the holder charge interest upon such interest. Boggess et al. vs. Goff, 34 S. E. Rep. (W. Va.) 741.

ATTACHMENTS AGAINST NATIONAL BANKS.

The attachment of March 3, 1873 (Rev. St. U. S. § 5242), to section 57 of the national banking act of June 3, 1864, providing that no attachment shall be issued against a national bank or its property before final judgment in any suit, action, etc., is mandatory, and applies to attachments issuing from state courts against such banks.

The amendment of March 3, 1873 (Rev. St. U. S. § 5242), to section 57 of the national banking act of June 3, 1864, providing that no attachment shall be issued against a national bank or its property before final judgment, is constitutional. Dennis vs. First Nat. Bank of Seattle. 59 Pac. Rep. (Cal.) 777.

BANKS—CLAIM AGAINST PARTNERSHIP—LOANS TO SURVIVING PARTNER.

On distribution of a fund in the hands of the receiver of a firm arising out of real estate purchased with moneys obtained from a bank by the surviving partner on paper of other parties, taken in payment of sales of the firm's commodities, where such moneys were used to protect and preserve during a period of great financial depression such real estate, the claim of the bank should be allowed. Herron et al. vs. Wampler. 45 Atl. Rep. (Pa.) 81.

BANKS AND BANKING — TRUST FUNDS—DEPOSITS—INSOLVENCY.

Where money was delivered to a bank, to be transmitted by it to the depositor's creditors for payment of his obligations, the use of such money by the bank in the payment of its debts, and failure to transmit it as directed, does not entitle such depositor to preference over the bank's other creditors on insolvency, where the assets of such bank were not in any way augmented thereby. Moore vs. Chesebrough et al. 81 N. W. Rep. (Iowa.) 469.

BANK DIRECTORS — NEGLIGENCE — ACTION—PARTIES.

Action may be maintained against directors of a bank for negligence in management of its affairs resulting in loss.

The directors of a bank being negligent in the management of its affairs, resulting in loss, and one of them being appointed its receiver, his refusal to bring action therefor is not a prerequisite for action by the stockholders on behalf of the bank. Flynn vs. Third Nat. Bank et al. 81 N. W. Rep. (Mich.) 572.

BANKS—DEPOSIT BY SURVIVING PARTNER—KNOWLEDGE OF BANK—LIABILITY.

Where a bank knows that a surviving partner is making deposits as such, it is bound to know that he is the owner thereof and holds the same in trust for payment of the debts of the dissolved copartnership, and therefore it cannot apply them to payment of a debt to it created by the partnership before its dissolution. Hodgin vs. People's Nat. Bank. 34 S. E. Rep. (N. C.) 709.

BAILMENT—EVIDENCE OF REDELIVERY—ESTOPPEL OF BAILOR BY ACCEPTING RECEIPT OF ANOTHER—CORPORATION—CONTRACTS — DEFENSE OF ULTRA VIRES.

In a suit against a national bank and its receiver to recover the value of securities claimed by plaintiff to have been held by the bank as her agent, it appeared without contradiction that plaintiff, who was a German woman sixty years old, and with little knowledge of business, had caused the securities to be delivered to the bank, whose cashier receipted for them to her agent, under a verbal agreement with the president that they should be collected when due, and the proceeds kept reinvested by the bank for plaintiff, for a term of five years; that, after obtaining the securities, the bank notified plaintiff that it was necessary for her to indorse them, and that she had her brother come from her home in Manitoba for that purpose. The question at issue was as to whether at that time the bank redelivered the securities to plaintiff, and she turned them over to the president as an individual; and on such question there was some conflict of testimony. The securities were assigned by plaintiff as directed by the cashier, the assignments, so far as appeared, being in blank as to the assignee. The receipt then given plaintiff was on the letter head of the bank, but purported to be made by the president individually. Plaintiff and her brother testified that such receipt was handed to plaintiff in an envelope, and was at once sealed by the brother, and taken for safe keeping, without being read, and that nothing was said about any change in the previous verbal agreement. The subsequent correspondence was conducted entirely between plaintiff and the bank through its cashier. On her request he from time to time remitted her money from interest collected, sent her statements of the taxes paid for her by the bank, and one renewal note, subsequently taken, and sent to plaintiff, was made payable to and indorsed by the bank. Held that, the securities having admittedly been in the possession of the bank, it had the burden of proving a redelivery and intentional acceptance of them; that the receipt was not conclusive on plaintiff, but, if it was not read to her, and she was induced to accept it in the belief that it was the receipt of the bank, her rights against the bank were not prejudiced thereby; and the direction of a verdict for defendant based thereon was erroneous, the entire question of whether there was an actual redelivery of the securities and change of depositary being one of fact for the jury, to be determined under all the facts shown.

The fact that a contract made by a national bank to receive and collect securities and reinvest the proceeds for the owner contained provisions which were ultra vires does not relieve the bank of the legal obligation to return the securities or account to the owner for their value.—Emmerling vs. First Nat. Bank of Pembina, N. D. et al., 97 Fed. Rep., 739.

BANKRUPTCY — PREFERENCE — INTEREST.

Where a bank loans money to a firm on acceptances of an insolvent, and, shortly before its bankruptcy, the firm assigns a large amount of its assets to a third person to secure him for indorsing the acceptances for the bank's benefit, and the bank has reasonable cause to believe that the intent was to give it a preference, the case falls within Bankr. Act. Sec. 60b, making voidable a transfer within four months before bankruptcy, the effect of which will be to enable a creditor to obtain a greater percentage of his debt than other creditors of the same class, the beneficiary having reasonable cause to believe the intent was to prefer.—Crooks vs. People's Nat. Bank of Moline, 61 N. Y. Sup., 604.

BANKS—ACTING AS AGENT—RECOVERY OF TRUST FUNDS FROM RECEIVER.

Complainants, who were engaged in business in Chicago, agreed to loan a sum of money to a third person on the security of certain sheep, the security to be taken by, and the money to be paid through, the defendant, which was a national bank located in Oregon, and which was authorized to draw on the complainants for the money. Defendant took the notes and security from the borrower, and forwarded them to complainants, and also drew on them, through its Chicago correspondent, for the amount of the loan, crediting the amount of the drafts to complainants on its books. On the day on which the proceeds of one of such drafts was paid to the correspondent, the defendant bank was closed by the comptroller and placed in the hands of a receiver. Held, that the transaction was not one of banking, by which it was intended that the relation of debtor and creditor should be created either between

the defendant and complainants or defendant and the borrower, but one in which the defendant was merely the agent for both parties, which relationship was not changed by the fact that it was expected that the proceeds of the drafts would be mingled by defendant with its own funds, and that complainants were entitled to recover from the receiver as trust funds so much of the proceeds of the drafts as came into his hands. Greer et al. vs. The Dalles Nat. Bank et al. 98 Fed. Rep. 681.

BANKS—CHECKS AND DRAFTS COLLECTED AFTER INSOLVENCY—RIGHT TO PROCEEDS.

A national bank, on the morning on which it was closed by the comptroller, presented to the clearing-house association a large amount in checks and drafts upon other banks, a number of which had been deposited by a city and by another bank. The manager of the association received the proceeds of all such checks and drafts, and paid therefrom debts of the bank, leaving a balance to the credit of the bank. Held, that the payments must be presumed to have been made with the money of the bank, and that the remainder included that belonging to the city and the other depositing bank, and constituted a trust fund in the hands of the receiver, representing the checks and drafts, the title to which remained in the depositors. City of Philadelphia vs. Aldrich. 98 Fed Rep. 487.

BANKS — DEPOSIT IN INSOLVENT BANK—TITLE TO FUNDS—TITLE TO CHECKS AND DRAFTS DEPOSITED.

The treasurer of a city, in accordance with an arrangement with a bank in which he kept an account as treasurer, deposited at night funds which had come into his office after banking hours, and which belonged in part to the city and in part to the state, for safekeeping until the next morning, when, as was his custom, he separated out the portion of the funds belonging to the city, and had the same placed to his credit on his bank book. On the morning in question this was done before the hour for opening the bank. The bank was insolvent, and known to be so by its officers, and was at the time virtually in possession of the bank examiner, who took formal possession before the time for opening arrived, and the bank was not thereafter opened for business. The treasurer at once demanded the return of the funds, which were still in the bank, but they were retained by the examiner, and subsequently turned over to the receiver, who credited them to the treasurer on the bank books. Held, that such funds did not become the property of the bank, and were recoverable by the city from the receiver.

The title to checks and drafts deposited in a bank for credit to the depositor's account remains in such depository until they are collected, although the amount thereof is at the time entered on his book as a credit. City of Philadelphia vs. Eckels et al., 98 Fed. Rep.

BANKS — LIABILITY FOR TORTS — FALSE STATEMENTS IN REGARD TO CUSTOMER.

If a bank, in order to increase its deposits or to sell its collateral, through its board of directors makes or causes to be made false statements concerning the financial condition of one of its customers, to a third person, for the purpose of misleading him, it is liable for deceit if loss results; or if, having made such statements, it conspires with its customer to make the same public, to accomplish the same purpose, it is liable to one who acts upon it to his injury.

A petition against a bank and the officers of an insurance company which alleges that the directors of the bank caused its cashier to make a certificate or statement to the insurance commissioner, falsely representing that the company had a certain amount of paid-up capital and surplus, all of which was on deposit in such bank in cash subject to check, when in fact a large part of such capital was represented by notes of the other defendants and other subscribers to the stock, indorsed by the company, of which the bank had made a pretended discount, and to secure which it held the stock as collateral, and that after thus securing from the commisisoner a license to do business the bank and the other defendants conspired together, and caused such statements to be published in the newspapers, for the purpose of inducing third persons to purchase the stock so held as collateral, and that plaintiff, being misled thereby, purchased a number of shares of such stock from one of the defendants, the payment for which was received by the bank, and which stock was in fact worthless, because the company did not have the capital represented, states a cause of action against the bank for credit. Hindman vs. First Nat. Bank of Louisville, Ky., et al. 98 Fed. Rep. 562.

BANKS AND BANKING—COLLECTIONS—RETURN OF FUNDS TO DEBTOR—BANK'S LIABILITY.

Plaintiff delivered a deed and the purchaser's check on a distant bank to defendant, with instructions to deliver the deed on collection of the check, and to credit the proceeds to plaintiff's account. After the bank on which the check was drawn had mailed a draft to defendant in payment of the check, but before defendant had received it, the purchaser requested defendant to return the draft, because he was not satisfied with the title to the property, which defendant did. Held that, though the draft was payable to defendant, it held the proceeds in trust for plaintiff, and, since the mailing was equivalent to a delivery, defendant, by the wrongful return of the draft, was estopped to claim that he did not receive the proceeds of the check, and was liable to plaintiff therefor. Gregg vs. Bimetallic Bank. 59 Pac. Rep. (Colo.) 852.

BANKS AND BANKING—INSOLVENCY—PREFERRING CREDITORS—STOCKHOLDERS.

A director in a bank, being also the president of defendant corporation, informed it of the impending insolvency of the bank, whereon it drew its check for its balance on deposit in said bank, which was signed by its president; and the full amount of the deposit was secured on the same day that the bank closed. Held, that the transaction was not void, as a violation of Stock Corporation Law, 48, prohibiting an insolvent corporation, or any of its officers, from conveying its property to its members for other consideration than full value in cash, and from making any assignment preferring creditors, since there was nothing in such provision to prevent a depositing corporation from withdrawing its money on information received by its president, as director, of the bank's insolvency. O'Brien et al. vs. East River Bridge Co. 56 N. E. Rep. (N. Y.) 74.

BANKS AND BANKING—POWER TO PURCHASE STOCK IN OTHER BANK—LIABILITY FOR ASSESSMENT—FOLLOWING STATE DECISIONS—STATUTORY POWERS—NEBRASKA STATUTES.

The purchase by a corporation, only empowered by its charter to transact a banking business, of the stock of another corporation, as an investment, and not as security or in payment of a debt, is ultra vires and void, and cannot be validated by estoppel. Hence such a corporation cannot be held liable for an assessment as a stockholder of a national bank, where it purchased the stock as an investment, although it retained such stock until the national bank became insolvent, and received dividends thereon.

The decisions of the Supreme Court of a state, defining and limiting the powers of corporations created under the statutes of the state, are constructions of such statutes which will be followed by the federal courts.

Consol, St. Neb. 1891, p. 132, § 294, enacted in 1889, requiring state banks to make reports to the state auditor containing specified information, did not add to the powers of such banks; and the requirements therein that such banks should report, among other things, "the par value and actual market value of all stock or bond investments" did not empower them to purchase the stock of other corporations as an investment, where, under the prior statutes, as construed by the Supreme Court of the state, they were without such power. Schofield vs. Goodrich Bros.' Banking Co. 98 Fed. Rep. 271.

BANKS AND BANKING—SET-OFF—INSOLVENCY—BILLS AND NOTES—CORPORATIONS — COMMON LAW — BONA FIDE PURCHASERS.

Under Acts 1896, c. 349, art. 23, § 264a, providing that assets of an insolvent corporation shall be distributed in the same manner as assets of an insolvent debtor under Code, art. 47, § 11, which provides that such estates shall be distributed according to the principles of equity, defendant's deposits in an insolvent bank, which held a note against him, but failed before its maturity, being an equitable set-off against the note in the hands of the bank's receivers, may be allowed, though no demand had been made for the deposits, since the insolvency of the bank relieved him of the necessity of making a demand.

A note executed by defendant, held by and payable to a bank, is an asset in the hands of the bank's receivers, and is subject to equities existing between defendant and the bank, though the receiver was not appointed until after the note matured.

Where defendant made deposits in a bank which held a note against him, nearly matured, on failure of the bank before maturity of the note defendant's deposits

constitute a common law set-off against the note in the hands of the receivers, since such set-off would have been good as against the bank, and the insolvency law does not authorize the receivers to collect more than was due the bank.

Receivers of an insolvent bank are not bona fide purchasers of its assets, and cannot refuse a debtor the right to set off a deposit in the bank against his debt. Colton et al. vs. Dover Perpetual Building and Loan Ass'n of Baltimore. 45 Atl. Rep. (Md.) 23.

BILLS AND NOTES—CHECKS—FORGED INDORSEMENT—PAYMENT BY BANK—RECOVERY.

Where plaintiff's collector, receiving a check in payment of a bill on a bank in which the maker had funds, forged plaintiff's name thereto as indorser, collected the money and appropriated it to his own use, plaintiffs, having received an assignment of the maker's interest therein, were entitled to recover the amount of the check from the bank. Adler et al. vs. Broadway Bank of Brooklyn, 62 N. Y. Sup. 402.

BILLS AND NOTES—EXECUTION BY ADMINISTRATRIX—PERSONAL LIABILITY.

It was distinctly ruled in Harrison vs. McClelland, 57 Ga. 531, "The maker of a promissory note is bound personally, though the word 'administratrix' be annexed to her signature"; and the same is true though that word be followed by the word "of" and the name of a deceased person. Civ. Code, § 2998; Cleaveland vs. Stewart, 3 Ga. 283; Aven vs. Beckom, 11 Ga. 6; Lovelace vs. Smith, 39 Ga. 132; McFarlin vs. Stinson, 56 Ga. 398; Rawlings vs. Robson, 70 Ga. 595; Crusselle vs. Chastain, 76 Ga. 840. Hopson vs. Johnson. 34 S. E. Rep. (Ga.) 848.

BILLS AND NOTES — INTEREST — RATE—STIPULATION—VALIDITY —WHAT LAW GOVERNS.

Since Mills' Ann St. § 2253, authorizes parties to a note to contract for the payment of more than 8 per cent interest, a note providing that if it, or coupon notes attached thereto, bearing interest at 6 per cent, should not be paid when due, they should draw interest at 12 per cent from date, will not be construed as a penalty imposed for the purpose of enforcing payment, but as an agreement to pay a higher rate of interest on a contingency, and hence valid.

Where a note executed in Colorado provided for payment in New Hampshire, and that it should draw interest at 6 per cent, but if default was made in the payment of interest or principal, it should draw interest at 12 per cent from date, the holder, suing thereon in Colorado, was entitled to recover interest at the rate of 12 per cent, though 6 per cent was the highest legal rate in New Hampshire, since the parties to the note were entitled to elect by the laws of which state the contract should be governed. McKay's Estate vs. Belknap Sav. Bank. 59 Pac. Rep. (Colo.) 745.

BILLS AND NOTES — MATURITY — TRANSFER.

Since the fact that a note is overdue does not deprive it of its negotiable character, the fact that it was transferred after maturity is unimportant, except as to equities between prior parties. Capwell vs. Machon et al., 45 Atl. Rep. (R. I.) 259.

BILLS AND NOTES—WANT OF CONSIDERATION—BONA FIDE PURCHASERS.

A negotiable note, given for the services of a physician not qualified to practice, is enforceable by a holder, to whom it is transferred before maturity for value, without notice as to its consideration. Roach vs. Davis, 54 S. W. Rep. (Tex.) 1070.

CHECKS — INDORSERS — PRESENTATION.

Where it appeared that on a certain day a bank mailed a check to its drawee for payment, and that the place of payment of such drawee was only one and one-half miles from that of the bank, and four mail trains ran daily between such points, a conclusion that the drawee received the check not later than the next day is justified, though the cashier of the latter testified that it was not received until late on the second day thereafter.

A check which, after passing through the hands of several holders, was placed in a bank for collection two days after its date, and by such bank, on the same day, forwarded to the drawee for payment, who received it the day following, was presented for payment in due time to bind indorsers. Hough et al. vs. Gearen, 81 N. W. Rep. (Ia.) 463.

CHECK—PRESUMPTIONS.

The law presumes that the drawer of a check has funds in the hands of the drawee to satisfy the check.—Fox vs. Rogers, 59 Pac. Rep. (Idaho), 538.

CONTRACTS — INTEREST — CONSTRUCTION BY ACT OF PARTIES.

Where defendant agreed to make advances of money, to be secured by a mortgage given by plaintiff, and it was provided that "all moneys so advanced shall be evidenced by certain promissory notes bearing interest at 7 per cent per annum, and all said notes shall be made payable within one year from the date thereof," the parties, by giving and accepting notes running less than a year, place their own construction on the phrase "payable within one year from the date thereof," and interest shall be computed accordingly.

An agreement that one borrowing money on his note shall be allowed interest on payments thereon means merely that interest shall cease from date of payments.—Foley vs. Comstock et al., 81 N. W. Rep. (Mich.), 96.

CORPORATIONS—ANNUAL REPORT—DIRECTORS—PERSONAL LIABILITIES—CORPORATE NOTES—OFFICERS — PAYMENT OF PERSONAL DEBTS — ANNUAL REPORT — PRESUMPTION—NOTES—INDORSEMENT —INTEREST.

Under Laws 1892, c. 688, providing that the directors of a corporation shall be personally liable for its debts if they do not annually file a statement verified by the president or vice-president and treasurer or secretary, the fact that defendant, who had been one of the officers of the corporation, had resigned such office before the filing of an insufficient report, did not relieve him from liability, where he continued to be a director.

Where a corporation was in the habit of making notes payable to the order of its president, and such notes were paid by the corporation at their maturity, and held by it as canceled obligations, notes payable to the order of the president, and discounted by him at a bank and the proceeds passed to his credit, are not invalid on their face, but are valid in the hands of an innocent purchaser for value.

Laws 1892, c. 688, 30, requires corporations during the month of January to make and file a report as of the 1st day of January, showing the condition of their business, and for failure to file such report makes all the directors jointly and severally liable for all corporate debts then existing, and contracted before such report shall be made. A corporation filed a report for the year 1893, stating the amount of its capital stock and its assets and liabilities, but did not in terms state that such facts referred to its condition on the 1st day of January, 1893. The report was dated January 25, 1893, and was filed January 31, 1893. Held, in the absence of evidence of bad faith on the part of the corporation's officers, it would be presumed that the report referred to the corporation's condition on January 1, 1893, and hence the directors were not personally liable on notes made subsequent thereto.

Where a corporation at a time when it was in default for failing to file its annual report indorsed a note which did not fall due until after the corporation's next annual report had been filed, the directors are not personally liable thereon, as the liability on the note did not become a debt until after default by the maker and notice to the indorser.

Under Laws 1892, c. 688, Sec. 30, rendering the directors of a corporation jointly and severally liable for corporate debts, for failing to file an annual report as required, one recovering judgment against a director on a corporate debt, by reason of the corporation's failure to file the annual report, is entitled to interest on his claim.—Western Nat. Bank vs. Faber, 62 (N. Y.) Sup. 82.

CORPORATIONS—DISSOLUTION — ORDER OF ASSIGNMENT OF PROPERTY—COLLATERAL ATTACK.

An order authorizing the assignment by the receiver of a bank of certain judgments held by it, duly made in the dissolution proceedings of the bank, are prima facie binding upon all its stockholders, and the title of the assignee can only be assailed by a direct proceeding to which he is made a party.—Treacy vs. Ellis et al., 61 N. Y. Sup., 600.

CORPORATIONS—LIEN OF STOCK—BY-LAWS—BONA FIDE PURCHASERS.

A by-law creating a lien on stock for debt of the stockholder to the corporation is valid, though not binding as against an innocent purchaser.

A bank is not an innocent purchaser of stock, so as to avoid the lien thereon of the corporation issuing it for a debt due it, where one indebted to it gave the stock as collateral, and executed a demand note for the indebtedness, the note being issuable immediately, even if there was an agreement to forbear suit.—Bronson Electric Co. vs. Rheubottom et al. 81 N. W. Rep. (Mich.) 563.

CORPORATION—MORTGAGE.

A mortgage of a corporation to secure a prior indebtedness, not being objected to by it or its stockholders, is valid against creditors, though the statute merely empowers it, when authorized by the stockholders, to borrow money and secure it by mortgage, and the resolution of the stockholders recited an existing indebtedness of $18,000, and provided for mortgage indentures for $13,000, the amount of the mortgage given, and authorized the officers to negotiate said mortgage loan and execute the necessary papers.—Citizens' State Bank of Sturgis vs. McGraft Lumber Co. et al. 81 N. W. Rep. (Mich.) 567.

CORPORATIONS—POWERS — ACCOMMODATION PAPER—NEGOTIABILITY—TRANSFER.

A private corporation, by the consent of all of its stockholders and directors, may execute accommodation paper by which it will be bound.

A promissory note, executed by a private corporation, made payable at a time certain, to the order of "B., or his assignee," is a negotiable promissory note, and remains a negotiable promissory note into the hands of whomsoever it may pass, notwithstanding B., the payee, indorses it to a third person without using the words, in the indorsement, "to his order" or "to bearer."

A transferee of negotiable accommodation paper, who acquires the same for a reasonable consideration, before its maturity, in the regular course of business, holds the same free from a set-off originating out of collateral matters, and which set-off would be good against the transferor and the original payee, even though the transferee acquired the note with notice of the existence of such set-off, for the reason that a set-off is not an equity which applies to negotiable paper; and the general rule is qualified and restricted to those equities arising out of the bill or note transaction itself.—Murphy et al. vs. Arkansas & L. Land & Improvement Co., Limited, et al., 97 Fed. Rep., 723.

CORPORATIONS—RIGHTS OF CREDITORS—INSOLVENT SAVINGS BANK AND TRUST COMPANY—DISTRIBUTION OF ASSETS.

As V. S. §4123 provides that the law applying to insolvent banking associations shall regulate proceedings against insolvent trust companies and the final distribution of their assets, and Section 4106 declares that the words "trust company" shall be construed to include "savings bank" and "trust company," the assets of an insolvent savings bank and trust company must be distributed under Section 4063, directing the manner of distribution of the assets of insolvent banking associations.—Mann, Inspector of Finance, vs. Bradford Sav. Bank and Trust Co. 45 Atl. Rep. (Vt.) 229.

CORPORATIONS—SUSPENDING BUSINESS — INSOLVENCY — ACTION AGAINST STOCKHOLDER—SET-OFF.

Where a corporation suspends business July 19, 1893, it has suspended business for more than one year on July 20, 1894.

When an involuntary suspension of a corporation is caused by the bank commissioner taking possession of the bank operated by the corporation, it has suspended business, within the meaning of paragraph 1200, Gen. St. 1889.

It is unnecessary, in a proceeding under paragraph 1204, supra, to allege or prove the insolvency of the corporation.

Werner vs. Hatton, 38 Pac. 279, 54 (Kan.) 250, cited and followed as to the authority to permit an action to proceed in the name of the original plaintiff, although assigned before judgment.

Musgrave vs. Association, 49 Pac. 338, 5 (Kan.) App. 393, and Pierce vs. Security Co., 55 Pac. 853, 60 (Kan.) 164, cited and followed as to the right of a stockholder to offset the indebtedness of the corporation to him against his liability to other creditors.—Crocker vs. Ball, 59 Pac. Rep. (Kan.) 691.

ESTOPPEL IN PAIS—ASSIGNEE FOR CREDITORS.

H., who had, while in good financial condition, indorsed notes to a bank for discount, made an arrangement that he should assign to it certain book accounts—it to collect them, retain therefrom the amount of the notes, and return to him the balance and the notes—and, pursuant thereto, made an assignment of the accounts to S., his attorney, who notified the bank thereof. This assignment was not recorded, and two days later H. made a general assignment for creditors to P., for whom S. was also attorney. S., without objection of P., who knew of the arrangement with the bank, collected the accounts, paid the bank the amount of the notes and turned the balance and the notes over to P. In his account, P. charged himself with the book accounts, claimed credit for the sum paid the bank, and collected some of the notes, and the

makers of others thereof became insolvent. A decree sustaining the part of the account involving the credit for the sum paid the bank remained unappealed from. Held, that P. was estopped to sue the bank for the sum paid it.—Paine vs. Monongahela Nat. Bank of Pittsburg, 45 Atl. Rep. (Pa.) 312.

FORGERY — INDORSEMENT OF FORGED CHECK.

The liability of a payee who, by himself or an authorized agent, indorses and deposits in a bank for credit a forged check, is not the usual contingent liability of an indorser, but that of a warrantor of the genuineness of the paper; and it is absolute, requiring neither demand nor notice. Warren-Scharf Asphalt Pav. Co. vs. Commercial Nat. Bank of Detroit, Mich., 97 Fed. Rep., 181.

FORGERY — PAYMENT OF FORGED CHECK — DUTY OF DEPOSITOR — BANK'S LIABILITY.

The implied contract on the part of a bank with its depositor is that it will disburse the money standing to his credit only on his order, and in conformity with his directions; and, therefore, if it makes a payment on a check to which his name has been forged, or upon his genuine check, to which the name of a necessary indorser has been forged, it must be held to have paid out of its own funds, and cannot charge the amount against the depositor, unless it shows a right to do so on the doctrine of estoppel, or because of some negligence chargeable to the depositor.

The return, to a depositor, of his check with a forged indorsement, together with his balanced pass book, casts on him only the duty of exercising reasonable care and diligence to examine the vouchers and the account as stated by the bank, and to inform the bank of any errors thus discoverable.

A. delivered to the plaintiffs a sum of money, to be paid to B. The plaintiffs gave to C. for B. their check on the defendant bank, in which they were depositors, for the amount, payable to the order of B. C. forged B.'s name on the back of the check, and thus obtained the money from the bank. Held, in an action by the plaintiffs to recover from the bank the balance of their deposits, that the bank would not be entitled to charge the check against the plaintiffs on showing that A. had lost his right of action against the plaintiffs for the money which he had delivered to them. Mechanics' Nat. Bank of Trenton vs. Harter et al., 44 Atl. Rep. (N. J.), 715.

FOREIGN CORPORATIONS — SUBJECTION TO POLICY AND LAWS OF STATE—MORTGAGE OF MINING PROPERTY IN CALIFORNIA.

The right of a foreign corporation to engage in business in another state depends upon the comity of that state, and this comity is again limited by the public policy of the state, which may be inferred from its general attitude with regard to such corporations, or may be positively declared by statute.

The state of California having declared its public policy by its constitution (Article 12, Section 15), which provides that "no corporation organized outside the limits of this state shall be allowed to transact business in this state on more favorable conditions than are prescribed by law to similar corporations organized under the laws of this state," and having provided by statute (St. 1880, p. 131), applicable by its terms to all mining corporations, that "it shall not be lawful for the directors of any mining corporation to sell, lease, mortgage or otherwise dispose of the whole or any part of the mining ground owned or held by such corporation . . . unless such act be ratified by the holders of at least two-thirds of the capital stock of such corporation," and prescribed the manner in which such ratification must be shown, a corporation of another state, holding mining ground in California, is governed as to its conveyance or incumbrance by such statute, and a mortgage theron, not ratified by its stockholders in the manner prescribed, is void.—Williams vs. Gold Hill Mining Co. et al., 96 Fed. Rep., 454.

FRAUD — FAILURE TO DISCLOSE KNOWLEDGE.

Defendants, holding T.'s note secured by corporate stock, refused to renew it, on learning that the issuance of the stock was unauthorized. T. then applied to plaintiff for a loan on the stock, which he told its cashier was held by defendants as collateral; and, having arranged with plaintiff, applied to defendants for the stock and they sent a clerk with it to plaintiff, who, being asked and having answered what amount was due defendants, was handed the amount, and delivered the stock to the cashier, and the note to T., to whom plaintiff paid the balance of the loan. Held, that defendants made no misrepresentations, and that, the transaction not being a sale by defendants to plain-

tiff of T.'s note, defendants were under no duty to inform plaintiff of the invalidity of the stock, and hence there was no fraud in their silence.—Iron City Nat. Bank of Pittsburg vs. Anderson et al., 44 Atl. Rep. (Pa.), 1066.

FRAUD OF ASSIGNEE—BAD FAITH OF ATTORNEY.

The finding of the trial court to the effect that the assignee and his attorneys in the management of the trust estate were guilty of actual fraud, gross misconduct, and bad faith is sustained by the evidence.

If a trustee has been guilty of fraud, willful default, or gross negligence in the management of the trust estate, compensation for his services will be denied to him. This rule is not abrogated by Laws 1895, c. 66, Sec. 6, relating to fees of assignees and their attorneys in insolvency proceedings. — Swedish-American Nat. Bank et al. vs. Davis et al., 81 N. W. Rep. (Minn.), 210.

FRAUD—RIGHT OF GRANTOR TO SET ASIDE.

Neither the grantor nor his heir can set aside a deed on the ground that it was executed with intent to defraud creditors. Helton et al. vs. Cunnagim et al. 54 S. W. Rep. (Ky.) 851.

FRAUD—STATEMENT OF FINANCIAL CONDITION—AMOUNT OF CAPITAL —VALUE OF REAL ESTATE—LIABILITY AS GUARANTOR—DEPOSITS OF INSOLVENT.

Statement made by a firm to a commercial agency that its capital is $500,000 is substantially correct, though its original capital was $50,000; it having at the time of the statement $450,000 more, consisting of profits, held and used by it as capital.

A firm's statement to a commercial agency that its real estate in western states was worth $122,000 is not shown false by the fact that several years later, a panic having intervened, it sold for $37,000.

Fraud cannot be inferred from the fact that a firm, whose business is largely making loans on real estate, taking mortgages therefor, and selling the mortgages, does not, in a statement to the commercial agency, mention its liability as guarantor of mortgages sold; this being merely conditional, and the real estate being at the time ample security.

As against liability of a bank to an insolvent for deposits, it cannot set off a note of the depositor not yet due, under Mills' Ann. St. Colo. Sec. 187 (part of an act for administration of insolvent estates, providing: "Debts not due may be claimed, but if the same are not bearing interest a suitable rebate shall be made. Interest shall be computed to date of the assignment and not afterward"); the claims not due being merely placed on an equality, for the purpose of distribution, with those due.—Bradley vs. Seaboard Nat. Bank, 62 N. Y. Sup., 51.

FRAUDULENT CONVEYANCES — EXISTENCE OF FRAUD—HOW PROVED —WHAT CONSTITUTES.

Fraud must exist in the minds of both parties to invalidate a conveyance. Fraud to invalidate a conveyance may be deduced from indirect testimony. That a seller intended to defraud his creditors by the sale would not make it fraudulent unless the buyer had notice of the intention, and was a party to the fraud.—Ravin vs. Subin, 61 N. Y. Sup., 1104.

FRAUDULENT CONVEYANCES—HUSBAND AND WIFE—INDEBTEDNESS —CONSIDERATION— CONVEYANCE.

Defendant transferred all his property to his wife a short time before plaintiff obtained judgment against him. A part of the consideration alleged was rents collected by him from her property. Defendant's evidence showed that his wife tendered him her means, with the understanding that he would repay her or deed her his property, but failed to show what property he was to deed to her, or how much she advanced to him. Held, that the evidence was insufficient to overcome the presumption of law that the use of the rents by defendant was a gift from the wife, and hence the deed was without consideration, in so far as it rested on the debt due her for the rents.

Money due by a husband to his wife on account of a collection by him of a debt due him as her trustee will support a conveyance of his property to her, as against his creditors, to the amount of such debt, though she was present at the time of such collection to join in a release of the trust deed securing the debt.—McConville vs. National Valley Bank of Staunton et al., 34 S. E. Rep. (Va.), 891.

FRAUDULENT CONVEYANCES — INVALID TRANSFERS — CONSIDERATION—APPLICATION OF ASSETS.

A deed of land, executed by an insolvent debtor, without intent to defraud creditors, for a consideration much less than the market value, is only constructively fraudulent as to creditors, and

should be treated as a mortgage for the actual amount paid by the grantee.—Schuster et al. vs. Farmers' & Merchants' Nat. Bank, 54 S. W. Rep. (Tex.), 777.

FRAUDULENT CONVEYANCES — NOTICE TO CREDITORS.

If the circumstances involved in the making of a fraudulent transfer of property are sufficient to put a man of ordinary prudence and experience in business transactions on inquiry, he must be held, though a purchaser for value, to have notice of the fraudulent intent of his vendor to delay, hinder and defraud his creditors. —Keneweg Co. et al. vs. Schilansky et al., 34 S. E. Rep. (W. Va.), 773.

GUARANTY— CONSIDERATION — PAROL EVIDENCE.

It is not necessary, in this state, that a written contract of guaranty to pay the debt of another should contain a statement of the consideration therefor.

Parol evidence, if clear and convincing, may sometimes be used to explain ambiguities, or supplement statements contained in a written memorandum of guaranty.—Stern et al. vs. Deutsch, 59 Pac. Rep. (Kas.), 687.

GUARANTY — FORM — SUFFICIENCY —CONSIDERATION—LIABILITY OF GUARANTOR.

A guaranty, indorsed on the back of a bond, secured by a mortgage, in the following words, "For value received, I guaranty the payment of the within bond," is sufficient in form to charge the guarantor with liability.

An agreement by a mortagee to forbear the enforcement of interest as it should fall due on a bond secured by a mortgage, followed by actual forbearance, is a good consideration for a guaranty by a third person of the payment of the bond, though foreclosure might have been begun the day after execution of such guaranty.

The guarantor becomes liable under such agreement for any deficiency which may arise in the event the mortgaged property is not sufficient to pay the debt, interest and costs.—Greene vs. Odell et al., 60 N. Y. up., 78.

HUSBAND AND WIFE—HUSBAND'S DEBTS — PAYMENT BY WIFE — WIFE'S NOTE.

Under Pub. St. c. 176, Sec. 2, providing that no contract or conveyance by a married woman as surety for her husband, nor any undertaking by her in his behalf, shall be binding on her, a wife is not liable on a note given by her for money borrowed by her, and used to pay his note to the person from whom she borrowed the money, provided such payment was a part of the agreement whereby the money was loaned to her.—First Nat. Bank of Newport vs. Hunton, 45 Atl. Rep. (N. H.), 351.

INSOLVENCY — CLAIMS — ALLOWANCE—PREFERENCE.

As in other insolvency proceedings claims against an insolvent trust company should be allowed as of the date of the beginning of the proceedings against it; that is, from the appointment of the assignee.

Insolvency proceedings against a trust company do not revoke its contract whereby it pledges property to trustee to secure certain of its obligations, and agrees to pay the trustees the necessary expenses in the execution of the trust but, the company being disabled by the proceedings to perform its agreement as to the expenses, the trustees are entitled to an allowance of damages for breach thereof.

An agreement of a trust company whereby it pledges property to trustees to secure its obligations, providing that in case of default the trustees shall, at the request of the holders of the obligations, "proceed to collect the securities in their hands, or to sell the same at public auction," does not authorize the trustee to agree with the assignee of the trust company for a purchase of the securities and the application of the purchase price on the obligations and, without further authority, the trustees cannot make such purchase, and make a demand on the assigned estate for an allowance on the excess of the indebtedness secured, about the value of the collaterals.

Trustees to whom a trust company pledges property as security for obligations to others are not entitled to a preference for expenses against its insolvent estate, though prior to the appointment of the assignee it pays to its unsecured creditors 11 per cent of their claims.—Bank Commissioners vs. New Hampshire Trust Co., 44 Atl. Rep. (N. H.), 130.

INSOLVENCY — FRAUDULENT CONVEYANCES — LIEN — ASSIGNMENT OF ACCOUNT.

A creditor, who purchases and has transferred to him real estate from an insolvent debtor, in good faith, without knowledge of the insolvency, applying his debts on account of the purchase price,

and paying in cash the residue of the purchase price, in a proceeding to set aside the preference given him under Section 2, c. 74, Code, he is entitled to preference for the cash paid, under said section, as "a bona fide debt contracted at the time such transfer was made" to him.

An assignment of an account, or an order to one who owes the account, to pay the amount due thereon, or any specific part of it, to the payee in the order, is such a transfer of an evidence of debt as will be protected by the last provision of Section 2, c. 74, Code.—Carr vs. Summerfield et al., 34 S. E. Rep. (W. Va.), 804.

INTEREST — STIPULATION FOR SEMI-ANNUAL PAYMENT.

A stipulation in a note for the payment of interest semi-annually extends only to the maturity of the note, and after that time interest must be computed in the ordinary way.

Where a note bears interest "payable semi-annually," interest must be counted on each installment of interest from the time it falls due.—Magruder vs. DeHaven's Adm'r, 52 S. W. Rep. (Tenn.), 795.

LETTERS OF CREDIT—EVIDENCE—CONTRACT OF GUARANTY—SURETY'S LIABILITY — OBLIGEE'S RIGHTS.

Where, prior to the notification of the acceptance of a guaranty by the obligee, negotiations were had regarding the surety's limited liability, but such negotiations were relinquished, the original contract ratified, and notice of its acceptance duly given, the surety is liable on the guaranty.

Where a person to whom a letter of credit was given, on condition that it should not be used until another surety was obtained, wrongfully delivered it, in violation of the condition, an obligee with notice of such condition is not entitled to extend credit thereon, and recover against the surety, in the absence of some act on the part of the latter amounting to an estoppel.—New Home Sewing Machine Co. vs. Simon, 80 N. W. Rep. (Wis.), 71.

LIMITATION OF ACTIONS—CORPORATIONS—LIABILITY OF STOCKHOLDERS OF INSOLVENT BANK—PLEADING—AMENDMENTS TO PETITION—NEW CAUSE OF ACTION.

Where, in an action to recover upon a stockholder's statutory liability to the depositors of an insolvent bank, the plaintiff sues as assignee of certain depositors who had assigned their respective claims to parties who had assigned them to plaintiff before the commencement of the action, a mistake in describing plaintiff's immediate assignor as the depositor through whom he derives title is not so material as to make the correction by amendment the statement of a new cause of action, which is barred after three years, under Code Civ. Proc. Secs. 359, 338, subd. 1, providing that an action against a stockholder must be brought within three years after the liability was created.—Nellis vs. Pacific Bank et al., 59 Pac. Rep., 830.

MORTGAGE BY WIFE TO SECURE HUSBAND'S DEBT—RENEWAL OF NOTE, INCLUDING NEW DEBT, WITHOUT WIFE'S CONSENT.

A mortgage executed by the wife to secure the husband's note was not rendered void by repeated renewals of the note without her consent, though another debt was included therein, the mortgage being enforceable only to the extent of the original note. New Farmers' Bank's Trustee vs. Blythe et al., 53 S. W. Rep. (Ky.), 409.

MORTGAGES — EXECUTION — WIFE'S SIGNATURE—DURESS BY HUSBAND —KNOWLEDGE OF MORTGAGE.

Under Act 1889, c. 389, providing that no deed by husband and wife, in which the privy examination of the wife is certified as prescribed, shall be deemed invalid because its execution was obtained by duress or undue influence unless the guarantee had notice of or participated in the same, it is no defense to the foreclosure of a mortgage properly certified that the wife's signature was obtained through compulsion by her husband, it not being shown that the mortgagee was in any way connected with such compulsion.—Butner et al. vs. Blevins et al., 34 S. E. Rep. (N. C.), 629.

MORTGAGE—VALIDITY — NATIONAL BANKS—TAXATION OF DEBTORS—DEDUCTIONS.

A mortgage of real estate, securing a contemporaneous loan of money advanced by a national bank, is valid inter partes.

The taxation of the shares of stock in national banks, under the act of April 1, 1869 (3 Gen. St. p. 3302), is substantially taxation of all the property of the banks, so that debtors of such banks, who have secured the debts by mortgaging their real estate, may properly claim to deduct the debts from the assessed value of the realty.

The act of March 28, 1895 (3 Gen. St. p. 3455), does not impair the right to have

debts which are due to national banks, and are secured by mortgage on real estate, deducted from the assessed value of the realty, for the purpose of taxation.—State vs. Campbell, 44 Atl. Rep. (N. J.), 863.

MORTGAGES—INTEREST.

Where a note provides for interest at 6 per cent until paid, and that on failure of the maker to pay the interest the holder may declare both principal and interest due, and collect the same as stipulated in a deed of trust securing it, and such deed of trust provides that, in case of default in payment of the interest the note shall draw 12 per cent interest from date, the rate of interest on foreclosure is governed by the note.—Kansas Loan & Trust Co. vs. Thayer, 58 Pac. Rep. (Kan.), 238.

MORTGAGES — LIEN — ADVERSE POSSESSION—TITLE.

A mortgage on real estate, under the laws of this state, is a mere lien on the land to secure the payment of money, and the mortgagee can maintain no action thereunder for possession until he becomes the owner at foreclosure sale.

A decree in foreclosure proceedings, ascertaining the amount that the mortgage was intended to secure, and declaring a lien on the land mortgaged to secure same, is not a money decree, within the meaning of the statute prescribing a limitation of twenty years for actions founded on judgments or decrees and such a decree does not terminate the foreclosure suit, or give the complainant any rights to possession of the land until he obtains a deed at foreclosure sale that will be hostile to the defendant in foreclosure.—Coe vs. Finlayson, 26 So. Rep. (Fla.), 704.

MORTGAGES — ASSIGNMENT — RECORD — LACHES—BONA FIDE PURCHASERS.

A second mortgage was assigned to plaintiff by an indorsement of the notes secured thereby, but such assignment was not recorded. The first mortgage was foreclosed, and the land sold, without making the assignee a party. Afterwards, Burns' Rev. St. 1894, Secs. 1107, 1108 (Rev. St. 1881, Secs. 1093, 1094; Horner's Rev. St. 1897, Secs. 1093, 1094), were passed, requiring assignments of mortgages to be recorded, and providing that assignees failing to record their assignments should be bound by foreclosure suits, although not parties. For twelve years after the act was passed plaintiff neglected to record his assignment, during which time the land was transferred, and was awarded to defendants, the purchaser's devisees, in a partition suit. Held, that plaintiff had lost his lien.

Under Burns' Rev. St. 1894, Secs. 1107, 1108 (Rev. St. 1881, Secs. 1093, 1094; Horner's Rev. St. 1897, Secs. 1093, 1094), requiring assignments of mortgages to be recorded, one relying on an unrecorded assignment, as against a purchaser for value claiming to have been without notice of such assignment, has the burden of proving that such purchaser had notice.—Citizens' State Bank of Noblesville vs. Julian et al., 55 N. E. Rep. (Ind)., 1007.

MORTGAGES — NOTES — CONSIDERATION.

Where a mortgage is given as security for a note for the same amount, it may be shown that the note is without consideration, and that, therefore, the mortgage cannot be enforced.

Admissions of a mortgagee are admissible to show that the mortgage and note secured thereby are without consideration.—Saunders vs. Dunn, 55 N. E. Rep. (Mass.), 893.

MORTGAGE WITHOUT CONSIDERATION — BONA FIDE PURCHASER — GENERAL CREDITORS OF MORTGAGOR.

Though a mortgage unaccompanied by a note was without consideration, and given merely to enable the mortgagee to raise money on it, a bona fide purchaser thereof has a superior right to persons who were general creditors of the mortgagor when the mortgage was made and obtained judgments after the assignment.—Economy Sav. Bank vs. Gordon et al., 45 Atl. Rep. (Md.), 176.

MORTGAGES—LIMITATIONS.

A first mortgagee cannot renew his mortgage note, and thereby extend limitations so as to affect the second mortgagee; but the latter may take advantage of limitations on the first mortgage debt, though the debtor does not.—California Bank et al. vs. Brooks et al., 59 Pac Rep. (Cal.), 302.

MORTGAGES — PAYMENT — BANK'S AUTHORITY TO COLLECT—PRESUMPTION OF CONTINUANCE—ESTOPPEL.

A mortgagor is not entitled to presume that the agency of a bank which has had his note and mortgage for collection still continues, where he knows that the papers are no longer in his hands; and payment thereafter made to the bank is at his risk.

A note and mortgage had been left at a bank for collection, but before payment the mortgagor withdrew his papers and terminated its authority, and notified the mortgagor by letter, which, owing to the mortgagor's change of address, was finally returned to the mortgagee. Thereupon he promptly notified the mortgagor thereof, and that the bank had no authority to receive payment; but the mortgagor had already paid the bank, knowing that it no longer held the papers, and without inquiring whether its agency continued, and the bank failed before the mortgagee was notified of the payment. Held, that the mortgagee's subsequent silence and delay to foreclose did not estop him to deny the bank's authority and to recover. —Bloomer vs. Dau et al., 81 N. W. Rep. (Mich.), 331.

MUNICIPAL BONDS—POWER TO ISSUE — CONSENT JUDGMENT — ESTOPPEL TO CONTEST VALIDITY—ACTION OF OFFICERS.

Where a town had no power, under the constitution and statutes of the state, to issue bonds to a railroad company, the defect cannot be cured nor such bonds rendered valid by the consent of its officers to a compromise judgment by which it issued a smaller amount than that voted, the question of the town's power not being involved or determined by the judgment.

The officers of a town cannot by any agreement, or by the payment of interest on bonds, estop the town from raising the question of the legal existence or constitutionality of the statute under which such bonds were issued.—Board of Commissioners of Oxford, N. C., et al. vs. Union Bank of Richmond, Va., 96 Fed. Rep., 293.

NATIONAL BANKS — DISTRIBUTION OF CAPITAL DURING LIQUIDATION —ACTION TO RECOVER FROM STOCKHOLDER—TRUST FUND DOCTRINE.

The receiver of a national bank cannot recover from a stockholder, in an action at law, a sum received by him on a partial distribution of the capital of the bank, made and received in good faith during voluntary liquidation, when the bank was at the time solvent, and retained sufficient assets to pay all its liabilities, although it subsequently became insolvent. Under the decisions of the courts of the United States a solvent corporation does not hold its capital or property subject to any trust in favor of its creditors, although it is in process of liquidation.—Lawrence vs. Greenup, 97 Fed. Rep., 906.

NATIONAL BANKS—FALSE REPORT BY OFFICER — VOLUNTARY REPORTS — OVERDRAFTS — OVERDRAFT NOTES.

To constitute the offense of making a false report of the condition of a national bank, within Rev. St., Sec. 5209, it is not necessary that such report, when made by an officer of the bank to the comptroller, should have been made in response to a call or request of the comptroller.

Where the account of a depositor with a national bank shows that he has drawn out more money than has been credited to him, the excess constitutes an overdraft, and is required to be so reported in the bank's statement to the comptroller. The fact that the depositor has given the bank a note to secure overdrafts, where it has not actually been discounted, and the proceeds placed to his credit on the books, does not warrant the reporting of such overdraft under the head of "loans and discounts." Bacon vs. United States, 97 Fed. Rep., 35.

NATIONAL BANKS—LIABILITY OF STOCKHOLDER TO ASSESSMENT ON INSOLVENCY — DEFENSES — ACTION TO RECOVER ASSESSMENT—COUNTERCLAIM.

The liability of a stockholder of a national bank to assessment on the bank's insolvency is one created by statute, for the sole benefit of creditors; and one who becomes and remains a stockholder for a considerable length of time while the bank is engaged in business, and until it is declared insolvent, cannot avoid such liability on the ground that his subscription was induced by fraud which would entitle him to a recission as between himself and the corporation, unless it is affirmatively shown that there are no creditors who became such while he was a registered stockholder.

The fact that a national bank purchased shares of its own stock ultra vires does not render its subsequent sale of such stock to another unlawful, or the stock void in the hands of the purchaser; nor does it constitute any defense to an action by a receiver of the bank against such purchaser to recover an assessment made after the bank's insolvency.

In an action by the receiver of a national bank against a stockholder to recover an assessment, the defendant can-

not set up, by way of counterclaim, a claim for damages against the bank for fraudulent representations made to induce his purchase of the stock.—Lantry vs. Wallace, 97 Fed. Rep., 865.

USURIOUS CONTRACTS — CORPORATION.

Under the laws of this state an action may be maintained on a usurious contract for the recovery of the principal sum loaned. Such a contract is not void.

The provisions of Section 1266, Rev. St., direct the kind of judgment to be entered in actions on a usurious contract, but do not prescribe any particular action for such contracts.

The execution of those usurious or forbidden contracts was not germane or incidental to any powers conferred on said plaintiff corporation by its charter or the laws of this state, but was absolutely prohibited.—Portneuf Lodge vs. Western Loan & Savings Co., 59 Pac. Rep. (Idaho), 362.

USURY—NATIONAL BANK—RECOVERY OF PENALTY.

The right given by Section 5198, Rev. St., U. S., to recover double the interest paid to a national bank, when the interest so paid is greater than allowed by the laws of the state, is personal to the party paying such usurious interest; and an action to recover the same can be maintained only by such person, or his or her legal representative.

Where two persons execute their joint note in favor of a national bank, which note is claimed to be wholly for usury, and the same is paid by one of the joint makers, an action cannot be maintained, under the action above referred to, recover the penalty therein provided, by the other maker. The cause of action accrues to the person making the payment.—Lealos vs. Union Nat. Bank of Grand Forks, 81 N. W. Rep. (N. D.), 56.

USURY—NOTE—PAYMENT BY INDORSER—DEFENSE BY MAKER.

Where a party becomes an accommodation indorser on a negotiable note discounted by the maker at a bank at a greater rate of interest than 6 per cent, and such maker executes a deed of trust upon his real estate to secure indemnity and save harmless such indorser, who afterward pays off and takes up said note, including its illegal interest, and a party holding a judgment lien against the lands of said maker files his bill to subject said lands to sale to satisfy the liens thereon, said maker may successfully interpose the plea of usury to the claim of such indorser as to the excess of interest paid to the bank and claimed by him.

If an indorser have knowledge of the usury, and voluntarily pay it, he cannot afterward recover it of his principal, if the latter relies on his plea of usury. Wallace's Adm'x. vs. Lipps' Admr. et al., 34 S. E. Rep (W. Va.) 731.

USURY—TRUSTEE FEES.

Where money is borrowed of a corporation which has power to accept and execute trusts, and as security it is given collateral notes and a deed of trust of lands, and it is required to receive and collect money on the collaterals, pay taxes, execute conveyance in case of sales of parts of the lands, and perform other duties as trustee, a provision for payment to it for its services as trustee, not being intended as an evasion of the usury law, does not make the law usurious.—Portland Trust Co. vs. Havely et al., 59 Pac. Rep. (Ore.), 466.

The total amount of deposits in the government savings banks on July 1st last was $15,470,110, as against $18,593,745 on the first of the year.

BEAUTIFUL WILD FLOWERS.

From Yellowstone Park, nicely pressed and mounted, can be obtained by sending your address and 50 cents to Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

We have a limited number of books, six by eight inches in size, containing ten specimens of wild flowers common to the park. These books are nicely gotten up and in mailing are carefully wrapped so as to avoid injury in the mails.

The flowers are carefully mounted on heavy paper, the freshness of color is well retained, and the common and botanical names are given, together with a brief statement of where each flower may be found.

Two full-page illustrations of park scenery are given, one of the Excelsior Geyser in eruption, the other of the Lower Fall and Grand Canyon.

These herbariums are precisely alike and make very nice souvenirs of the park, particularly for those who have visited the park or those who are interested in botanical studies. Send 50 cents and your address, and be sure and state where the advertisement was seen.

INFORMATION FOR BOND BUYERS.

ABBEVILLE, S. C.—The town of Abbeville is considering the issue of railroad bonds.

ALBANY, N. Y.—The city of Albany contemplates the issuance of $150,000 refunding bonds.

ALBION, NEB.—Bids will be received for the purchase of $8,000 water extension bonds bearing 4 per cent interest per annum.

ALLEGHANY, PA.—The citizens of this place will hold an election for the purpose of voting upon a bond issue of $111,585 which represents the aggregate cost of proposed improvement upon five streets.

ALLIANCE, OHIO.—At the April election the citizens of Alliance will vote on the question of issuing bonds for establishing an electric light plant.

AMARILLO, TEXAS.—The city is offering an issue of $10,000 5 per cent bonds.

ANNAPOLIS, MD.—The city of Annapolis may issue $121,000 in bonds for various purposes.

ARCANUM, OHIO.—Arcanum will vote April 2d on the question of issuing bonds in the sum of $15,000 for an electric light plant.

ARTHUR, ILL.—An election is soon to be held at this place for the purpose of voting on a proposition to issue $5,500 worth of school bonds payable in annual installments of $500 each, with interest at the rate of 5 per cent, the first payment being due in 1902.

ATLANTA, GA.—The Atlanta city council will vote on issuing $500,000 bonds for electric light and water purposes.

ATLANTIC CITY, N. J.—A bill in the New Jersey legislature authorizes Atlantic City to issue $125,000 bonds to increase the water supply.

AUGUSTA, GA.—The city council of Augusta has authorized the issue of $82,000 in refunding bonds.

AVILLA, IND.—The citizens of this place are issuing $2,400 of bonds, the proceeds derived from the sale of them to be used in paying off bonds now due and improving their present waterworks system.

BAIRD, TEX.—At a recent election the Commissioners' court of Callahan county was authorized to issue $20,000 of bonds for the erection of a new courthouse.

BALTIMORE, MD.—Bids for the purchase of $875,000 bonds of the city of Baltimore known as Western Maryland Railroad 1950 refunding bonds, will be received.

BATAVIA, OHIO.—Bids will be received until March 24th for the purchase of twelve bonds to be of denomination of $1,000 each, to bear date of March 1, 1900, and to bear 4 per cent interest per annum.

BELLECENTER, OHIO.—Citizens of Bellecenter voted to issue $8,000 in bonds for the purpose of electric lighting.

BELLEFONTAINE, OHIO.—The citizens of West Liberty have voted to issue bonds in the sum of $19,800 to build a new high school building.

BELLOWS FALLS, VT.—This city will soon issue bonds for a new water supply.

BILOXI, MISS.—The city will issue bonds for street improvements. The mayor may be addressed for further information in relation to the same.

BLANCHESTER, OHIO.—Blanchester contemplates the issuance of bonds for schoolhouse purposes.

BLUEFIELD, W. VA.—Bluefield will issue $100,000 water works bonds.

BOULDER, COLO.—A proposition will be presented to the voters at the coming municipal election to bond the city for a sum sufficient to enlarge the present water works.

BRIDGEPORT, CONN.—Bridgeport is interested in a bill before the Connecticut legislature providing for the issuance of $50,000 city bonds for the construction of a new bridge.

BRINK HAVEN, OHIO.—Brink Haven citizens will vote on bonding the town for water works in the spring.

BROOKLYN, N. Y.—The city of Buffalo contemplates the issuance of school bonds to the amount of $600,000.

BUENA VISTA, VA.—The town of Buena Vista has received authority to issue bonds by the legislature. The town clerk will give further information.

BUFFALO, N. Y.—It is proposed by the Buffalo board of aldermen to get authority to issue $600,000 in bonds for school purposes.

CALDWELL, TEX.—At the city election it was voted to issue $12,000 worth of bonds for erecting a new schoolhouse and $5,000 for refunding the debt of the water works plant.

CAMBRIDGE, MD.—Cambridge will place on the market $10,000 in bonds for improvements if authorized by the legislature.

CARTHAGE, MO.—This place will sell $14,000 4 per cent semi-annual 10-year bonds.

CARTHAGE, OHIO.—The Carthage town council has authorized the issue of $91,500 bonds for various purposes.

CHARLESTOWN, W. VA.—Wood county will hold a special election to decide whether the county shall issue bonds to the amount of $100,000 for the purpose of improving the roads and by-ways of the county.

CHASKA, MINN.—The citizens of Chaska have voted to issue $7,000 for a municipal electric light plant.

CHATTANOOGA, TENN.—The finance committee of the board of mayor and aldermen announces that the city will be prepared to retire the $1,000,000 bonds issued to assist in building the Cincinnati Southern Railway. The bonds fall due in September.

CHICAGO, ILL.—It is proposed to issue $100,000 in bonds to pay for the construction of a new bridge over the river at Division street.

The Cook county board has decided to issue bonds drawing 4 per cent to the amount of $1,158,500 to refund 4½ per cent bonds falling due this year.

CINCINNATI, OHIO.—Bids will be received until March 19th, at the office of the clerk of the village, for the purchase of four water works bonds of the village of Wyoming, of $500 each, bearing date of March 20, 1900, payable in thirty years from date, and bearing 5 per cent interest, payable annually.

CLEVELAND, OHIO.—The Cleveland city council has under consideration a bill to issue not over $2,000,000 in bonds to abolish grade crossings.

Citizens of East Cleveland will hold a special election to consider the question of a $50,000 bond issue for extending and enlarging the water works.

COLUMBUS, OHIO.—An ordinance has been passed to issue bonds in the sum of $7,500 to pay for street improvements.

CONNORSVILLE, IND.—Bids are invited for $19,000 5 per cent semi-annual 6-9 year serial bonds.

CORTLAND, N. Y.—The village trustees have decided to sell 4 per cent 20-year bonds to pay for the paving of Port Watson street, Tompkins street and Lincoln avenue.

CUYAHOGA FALLS, OHIO.—At a special election it was voted to issue $50,000 in bonds for purpose of building a water works plant.

DALLES, ORE.—The city of Dalles has issued a call for bids for bonds in the sum of $25,000 and $20,000. These are funding water bonds and the rate of interest is not to exceed 4 per cent per annum. They are payable in twenty years. The commissioners call for bids for $25,000, but if this sum is not necessary bonds to the amount of $20,000 only will be issued.

DAYTON, KY.—The school district of Dayton is considering a bond issue for a new schoolhouse.

DENVER, COLO.—The city of Denver will receive proposals for $200,000 3 per cent new water works bonds. This is the first installment of an issue of $4,000,000 bonds.

DETROIT, MICH.—The water commissioners have signed the $200,000 worth of bonds issued a little while ago to redeem some old issues. The bonds draw a little less than 3½ per cent interest.

DUBUQUE, IOWA.—Dubuque is receiving bids for $200,000 1-20 year funding bonds.

DULUTH, MINN.—The proposition to issue $110,000 bonds to build an electric street lighting plant in Duluth carried.

EASTLAND, CAL.—A proposition to bond the district to the amount of $10,000 for the purpose of erecting a new school building will be submitted to the voters of Mill Valley.

ELBOW LAKE, MINN.—The question of issuing bonds for an electric light plant to cost about $3,000 will be voted on this month.

ELYRIA, OHIO.—An election will be held April 2d to vote on the question of issuing $300,000 in bonds for new water works.

ENID, OKLA.—Enid has decided at election to issue $40,000 6 per cent 20-year bonds.

ERIE, PA.—The citizens of this place are preparing to vote on the question of bonding the city for $300,000.

FARMERSVILLE, OHIO.—Bids are solicited by Farmersville for the purchase of $7,000 5 per cent bonds.

FINDLAY, OHIO.—The citizens have voted in favor of issuing $250,000 in bonds for a new high school building.

FORT GAINES, GA.—J. E. Peterson, chairman of the finance committee, will receive bids for the issue of $10,000 of 5 per cent bonds. It is possible that the issue will be increased to $20,000.

FULTON FALLS, N. Y.—It has been resolved by the citizens of this place that bonds in the sum of $115,000 be issued for the purpose of constructing a water works system in accordance with the vote at the special election held June 28, 1898.

GLENVILLE, OHIO.—Glenville is to issue $30,000 school bonds.

GOSHEN, IND.—The city of Goshen contemplates the issuance of improvement bonds.

GREAT FALLS, MONT.—Cascade county will receive bids for $22,000 4 per cent coupon bonds.

GREEN ISLAND, N. Y.—Green Island is seeking authority to market $30,000 1-10 year serial paving bonds.

GREENVILLE, OHIO.—At a special election it was voted to issue $73,000 sewer bonds.

GREENVILLE, OHIO.—Bids will be received by the board of education of Greenville for the sale of $5,000 school bonds to be of denomination of $500 each and bear 6 per cent interest from date, payable semi-annually.

HAGERSTOWN, MD.—The city of Hagerstown will issue $60,000 in bonds for a municipal electric light plant.

HANOVER, OHIO.—An election is to be held for the purpose of voting on bonding the town for $4,000 for an electric light plant.

HESPERIA, MICH.—The city council of Hesperia decided to put the matter of bonding the village in the sum of $3,000 to vote at a spring election.

HYATTSVILLE, MD.—The bill authorizing the issuance of $30,000 bonds for water works for Hyattsville will be introduced in the legislature.

IDAHO FALLS, IDAHO.—It is proposed to bond the town of Idaho Falls for $12,000 to put in an electric light plant and to extend the water works.

ILION, N. Y.—A special meeting will be held at this place by the electric light committee and board of trustees to set a date for a vote relative to bonding the village for $30,000 for the erection and operation of an electric light plant.

KALISPELL, MONT.—The citizens of this city have voted to issue $40,000 in bonds for erecting a new courthouse.

LAUREL, MD.—A bill is pending in the Maryland legislature authorizing the town of Laurel to sell bonds for improvements.

LEWISTON, IDAHO.—Citizens of Lewiston are considering the question of issuing $90,000 bonds for the construction of water works.

LEXINGTON, MISS.—The town of Lexington contemplates the issuance of bonds.

LIMA, N. Y.—Lima will soon issue $23,000 bonds.

LIMA, OHIO.—The city council of Lima has authorized a $50,000 issue of bonds for sewers.

LIME SPRINGS, IOWA.—The school board has decided to call an election to vote on the question of issuing bonds for the purpose of erecting a new schoolhouse.

LOCKLAND, OHIO.—The Lockland council will issue $40,000 in bonds for street improvements.

LOUISVILLE, KY.—An ordinance has passed providing for the issuing of bonds to the amount of $25,000, consisting of twenty-five bonds of $1,000 each, bearing interest at the rate of 3 per cent per annum for the purpose of refunding bonds of the city and decreasing the interest.

LOVELAND, OHIO.—The taxpayers will vote in April on the question of issuing $5,000 in bonds for building sewers.

LYNN, MASS.—The Lynn council has authorized $25,000 water 4s, to mature January 1, 1930, and proposes to issue $240,000 bonds for street improvements.

MARLIN, TEXAS.—An issue of bonds for $10,000 for bridges has been approved.

M'KEESPORT, PA.—The McKeesport school board has decided to issue $100,000 in bonds for the purpose of completing the new high school building and to erect two new ward schools.

MOULTRIE, GA.—Colquitt county will receive bids for an issue of $25,000 in bonds.

MOUNT VERNON, N. Y.—Mount Vernon will sell $29,000 4 per cent 3-year tax relief bonds.

MUSKEGON, MICH.—An election will be held April 2d to vote on the question of issuing bonds to build an electric light plant to cost $50,000.

NASHVILLE, TENN.—The city of Nashville may vote on the proposition to issue $150,000 in bonds for electric light

purposes, and may decide to issue $50,000 in sewerage bonds if authority is obtained from the legislature.

NATCHEZ, MISS.—The city of Natchez is considering the issue of $25,000 in 5 per cent bonds.

NATCHITOCHES, LA.—The citizens of this place will vote on the question of issuing $30,000 in 5 per cent bonds for improvements.

NEW ALBANY, IND.—Bids will be received until April 15th for the purchase of $25,000 refunding bonds for the city of New Albany in denominations of $1,000 each and bearing 3 per cent interest per annum.

NEWPORT, R. I.—Newport is discussing the question of issuing $100,000 school bonds.

NEW YORK.—The New York board of estimate and apportionment has authorized the issue of $3,500,000 bonds for school sites and $425,500 for the Riverside drive.

NORFOLK, VA.—The legislature has authorized Norfolk county, Virginia, to issue bonds for various purposes.

OAKLAND, CAL.—The city council will soon call an election to vote on the question of issuing $250,000 in bonds for schoolhouse purposes.

OCEANSIDE, CAL.—The trustees of Oceanside are considering the feasibility of calling an election for the purpose of bonding the city for $5,000 to be used to extend the wharf out to deep water.

OSHKOSH, WIS.—A resolution to issue bonds for sewer purposes has been passed. They will be 4 per cent bonds, $5,000 for a sewer in Nineteenth street, $5,000 for relief of the Main street sewer and $7,000 for a Murdock street sewer.

PARKERSBURG, W. VA.—Wood county proposes to issue $300,000 bonds for improvements of county roads. The vote on the question will be taken March 20th.

PASADENA, CAL.—The city trustees have passed an ordinance providing for the construction of a complete sewer system in Pasadena and declaring the intention to call a special election to vote on the question of issuing bonds for the same. The city engineer has estimated the cost of the system at $178,400.

PATERSON, N. J.—The citizens of this place are preparing to get authority for the issuance of $150,000 4 per cent 10-year street improvement bonds.

PERU, IND.—The city council has authorized an issue of $40,000 worth of bonds to be used for water works purposes.

PIERRE, S. D.—The city council of Fort Pierre has passed an ordinance for the issuance of $14,000 worth of bonds to put in a system of water works for the town.

PLYMOUTH, OHIO.—The citizens of Plymouth have voted to issue $7,500 in bonds to purchase an electric light plant.

POMONA, CAL.—An ordinance of intention to call a sewer bond election is before the board of trustees of Pomona. The bond issue will be $30,000.

PONTIAC, ILL.—The city council of Pontiac seeks authority to issue $11,000 in bonds to erect a new city hall.

PORT HURON, MICH.—The question of issuing $75,000 in bonds for a canal from Lake Huron to Black river will soon be voted on.

PORT WASHINGTON, WIS.—A resolution was unanimously passed by the county board to issue $30,000 in bonds, payable inside of 12 years, for building a new court house in this city.

PULASKI, VA.—The town clerk of Pulaski will receive bids for the issue of $45,000 in bonds bearing 5 per cent interest, to be issued for improvements.

REDONDO, CAL.—The special election to determine the question of the issuance of $40,000 worth of city bonds for street improvement purposes will be held March 26th.

ROSWELL, N. M.—B. F. Hammett, Jr., city clerk, will receive bids for the purchase of $30,000 4 per cent semi-annual 20 to 30 year sewer and street improvement bonds.

SAGINAW, MICH.—The question of issuing bonds will be voted on in May for the purpose of erecting an electric light plant.

SALEM, OHIO.—An ordinance for issuance of 22 bonds of $1,000 each, maturing one each year for 22 years, has been passed. The bonds will bear 4 per cent interest.

SALEM, VA.—Bids will be received for the purchase of the whole or any part of $34,000 refunding coupon gold bonds of the town of Salem, denomination of $500, payable April 1, 1920.

SALISBURY, MO.—The County court of Livingston county ordered a special election to vote on an issue of $50,000 bonds to be used for erecting a new courthouse.

SAN ANGELO, TEXAS.—An election will be held March 24th to vote on the proposition to issue $20,000 in bonds for bridge building purposes.

SAN JOSE, CAL.—Citizens are considering the question of issuing about $75,000 library bonds.

SANTA ANA, CAL.—The residents of Fountain Valley school district have decided to call a special election for voting $2,500 bonds for the construction of an addition to the schoolhouse.

SANTA BARBARA, CAL.—Santa Barbara is to vote on the proposition of issuing high school bonds for $40,000.

SCHENECTADY, N. Y.—The assembly has passed a bill authorizing the town of Schenectady to issue $160,000 bonds for new sewers and $35,000 bonds for the purchase of lands and buildings for the fire department.

SOUTH HAVEN, MICH.—The village of South Haven will be bonded in the sum of $10,000 to increase the lighting plant.

SPARTANBURG, S. C.—The city council has under consideration the issuance of $50,000 of bonds for street improvements. The mayor may be addressed for further information in relation to the same.

SPRINGFIELD, OHIO.—Bids will be received for the purchase of $10,000 worth of bonds bearing 5 per cent interest per annum.

STANBERRY, MO.—Stanberry has voted to issue bonds for erecting a new school building.

STILLWATER, OKLA.—An election will be held for the purpose of voting bonds for city water works. The sum wanted is $35,000.

ST. JOSEPH, MO.—A proposition to issue bonds for $100,000 to build new schoolhouses, made necessary by the city's increase in population, will be submitted.

STOCKTON, N. J.—Stockton contemplates the issuance of bonds for a new town hall and jail.

STREATOR, ILL.—Citizens of Streator have voted to issue $30,000 bonds to build a new schoolhouse.

STRYKER, OHIO.—An issue of $20,000 4 per cent semi-annual 1-20 year serial street improvement bonds will be issued.

SYRACUSE, N. Y.—The president of the village is making preparations for issuing the bonds for a municipal water system, as ordered by the village board.

TAYLORVILLE, ILL.—The board of supervisors has passed a resolution recommending the building of a new courthouse to cost $100,000.

THREE RIVERS, MICH.—Three Rivers, at a special election, voted to issue $7,000 in bonds to build a bridge across the St. Joseph river.

TOLEDO, OHIO.—The county commissioners passed resolutions to issue $23,000 worth of ditch bonds and $29,000 worth of stone road bonds. They will be offered for sale March 14th.

TOLEDO, OHIO.—The ways and means committee of the council has approved the resolution and ordinance for the issue of the $432,000 Woodville railroad refunding bonds, to be issued at 3¼ per cent. The bonds will be advertised at once.

UNION, S. C.—The electors of Union have voted to issue $50,000 worth of bonds for sewerage, a city hall and a filter for the water works.

UTICA, N. Y.—The common council is authorized to issue bonds for an amount not to exceed $65,000 for the purpose of constructing bridges in Utica over the Mohawk river at Park avenue and Genesee street.

VALENTINE, NEB.—This town has decided to bond itself in the sum of $1,200 for the purpose of building a road across the Minnechaduza canyon.

VICKSBURG, MISS.—The proposed bond issue of the city of Vicksburg will be $350,000, bearing 5 per cent interest per annum.

VICKSBURG, MISS.—The board of trade is endeavoring to have the city take advantage of its authority to issue $100,000 of bonds for the construction of a sewerage system.

VICTORIA, TEX.—The city council of this place has authorized the issuance of $7,000 5 per cent city hall and $7,000 5 per cent street improvement bonds.

VINELAND, N. J.—Vineland will vote on an issue of $140,000 water and sewer bonds.

VIROQUA, WIS.—The city council of this place has passed an ordinance to bond the city in the sum of $10,000 for the purpose of buying a site and erecting a city hall and library building.

WAKARUSA, IND.—Wakarusa has issued $2,000 improvement bonds with which to erect a house for the fire apparatus.

WALLA WALLA, WASH.—This city has readvertised for proposals for an issue of water bonds.

WAPELLO, IOWA.—The city council is contemplating the issuance of bonds for street improvements.

WATERLOO, IOWA—The East Waterloo school district has authorized its treasurer to negotiate the issue of $13,000 funding bonds at 4 per cent.

WATERVILLE, ME.—The Waterville city government has passed an order authorizing the treasurer to issue $10,000 bonds payable September 1, 1924, bearing interest at rate of 3½ per cent per annum.

WAYNESBORO, PA.—Waynesboro voted in favor of issuing $48,000 in bonds for sewer purposes.

WEST CHESTER, PA.—At a special meeting of the West Chester borough council it was decided to increase the bonded indebtedness of the town to the extent of $15,000 for the purpose of highway improvement.

WEST LIBERTY, OHIO.—The citizens of West Liberty have issued bonds in the sum of $19,800 to build a new high school building.

WESTON, ORE.—This place contemplates the issuance of $10,000 new water bonds to redeem the present bonds.

WEYAUMEGA, WIS.—A special election is to be held to decide whether the city shall be bonded for $4,000 to pay the cost of an iron bridge to be built over the Waupaca river.

WHARTON, TEX.—The county commissioners have agreed to issue $1,600 worth of 5 per cent bridge repair bonds to run forty years, redeemable at the option of the county after five years.

WHEATON, MINN.—Bids will be received for 15-year 5 per cent bonds of the village of Wheaton in the sum of $11,000, issued to construct water works and a sewer system, in the denominations of $1,000 each, interest payable semi-annually.

WHEATON, MINN.—The town of Wheaton has voted to issue $11,000 in bonds for a sewer and water works system.

WHEELING, W. VA.—The city council of Wheeling has voted for the issuance of $3,000 Cemetery Hill road and $2,500 street extensive bonds.

WHITEWATER, WIS.—This place is considering the question of building a new city hall to cost upward of $10,000. A special election has been called for September 12th to vote on issuing $12,000 bonds.

WILKESBARRE, PA. — Wilkesbarre invites bids for $100,000 3½ per cent semi-annual 5-year improvement bonds.

WILLS POINT, TEXAS.—The city has voted an issuance of $15,000 in bonds for the construction of water works.

WILMINGTON, DEL.—Wilmington's city council has passed an ordinance providing for issuing $25,000 in sinking fund bonds.

WINCHESTER, TENN.—The citizens will hold a meeting to discuss the advisability of issuing $100,000 of bonds for building pikes in Franklin county.

WINCHESTER, VA.—The city of Winchester has been authorized to issue $30,000 in 4 per cent bonds for improvements.

YONKERS, N. Y.—Yonkers asks authority to issue $25,000 bonds for a pavilion on the public dock and to extend the sewer under the dock.

YORK, PA.—The city proposes to issue $350,000 city hall and sewer bonds.

YOUNGSTOWN, OHIO.—Bids will be received for the sale of $5,000 sidewalk bonds and $800 Wilson avenue sewer bonds. The bonds will bear 5 per cent interest per annum.

YOUNGSTOWN, OHIO.—Bids will be received until September 18th for the sale of $12,800 worth of improvement bonds.

YREKA, CAL.—The proposition to bond the city of Yreka for $70,000 was carried by a large majority.

YREKA, WASH.—The town of Yreka will hold a special election to vote on the proposition of bonding the city for $50,000 to be used in putting in a water system.

YPSILANTI, MICH.—A resolution has been adopted instructing the mayor and city clerk to raise bonds to the amount of $17,000 to run 10 years at 4 per cent, to be drawn from time to time as needed to do paving.

ZANESVILLE, OHIO—Bids will be received until September 14th for the sale of $10,227.25 West Main street paving bonds, and $7,331.80 Marietta road paving bonds. The bonds will bear 5 per cent interest per annum.

BANK NOTES.

A new bank is being formed at Henning, Ill.

A bank is being organized at Newton Falls, Ohio.

A new national bank is proposed for Boise City, Idaho.

A. S. Moorland & Son, of Hadley, Mich., will start a bank at Sherman.

The Bank of Shuquiak, Miss., has been organized with a capital of $15,000.

S. G. Severtson has been elected cashier of the Bank of Cheyenne, No. Dak.

W. O. Whitle has been appointed manager of the Knoxville Clearing House.

H. M. Harlow has been elected cashier of the Bank of Hinton at Beckley, W. Va.

The style of the State Bank of Metropolis, Ill., has been changed to the National State Bank.

There are rumors regarding the organization of a third national bank at New Britain, Conn.

Corning, Iowa, is to have another bank, under the title of Okey & Vernon, a private institution.

The Hilltop German Savings Bank at Pittsburg, Pa., is being organized with a capital of $50,000.

The First National Bank of Detroit is the correspondent of O. B. Bowen, banker, at Addison, Mich.

The Exchange Bank of Cedarville, Ohio, has purchased the property and business of the Bank of Cedarville.

The Gentry Savings Bank of Gentry, Mo., has changed its title to the Bank of Gentry, with same officers.

F. A. Galloway and others have organized the Bank of Gentry at Gentry, Mo., with $20,000 capital stock.

R. T. Reese, banker, at Turin, Iowa, has selected the National Live Stock Bank as his Chicago correspondent.

John Shultz succeeds John H. Harris, resigned, as president of the First National Bank of Beardstown, Ill.

The Bloomfield Bank of Bloomfield, Mo., filed a certificate of decrease of capital stock from $25,000 to $10,000.

Morgantown, W. Va., is to have a new bank. There are already three, which are all doing a large business. The projectors have been connected with the Second National Bank at this place for years.

Joseph Kraker has purchased the interest of H. J. Haskamp in the Bank of North America of Melrose, Minn.

The Century National Bank of Cleveland is to open May 15 in permanent quarters at No. 194 Euclid avenue.

Kinsey & Co. of North Manchester, Ind., will establish a new state bank of Claypool with a paid-up capital of $25,000.

The Planters' Bank of Clarksdale, Miss., has increased its capital to $100,000. R. W. Millsaps has been elected president of the company.

The Comptroller of Currency has authorized the organization of the First National Bank of Slayton, Minn., with a capital of $50,000.

A new bank is to be located at Alexandria Bay, N. Y., having a capital of $25,000. T. H. Donald of Redwood will be the president.

The Comptroller of the Currency has authorized the establishment of the First National Bank of Crystal Lake, Iowa, with a capital of $50,000.

A new national bank will be started at Volin, S. D. The capital stockholders will be wealthy farmers living in that vicinity. The capital will be $20,000.

The State Bank of Stewart, Minn., has been authorized by the public examiner to begin business with a capital of $10,000. G. K. Gilbert of Glencoe is president.

The Farmers' State Bank of North Loup, Neb., has been organized. Among the incorporators are Samuel McClellan, George Johnson, W. E. Gowen and Guy Dann.

Application for authority to organize the First National Bank of Falls Creek, Pa., with a capital of $50,000, has been approved by the Comptroller of the Currency.

An application for authority to organize the Citizens' National Bank of Jeannette, Pa., with a capital stock of $50,000, has been filed with the Comptroller of the Currency.

The Royal Trust Company of Chicago has issued a little pamphlet outlining Illinois laws governing trust companies and indicating the advantages to an outside trust company doing a limited Illinois business in availing itself of the services of a home trust company.

The Kansas charter board has granted a charter to the Security State Bank at Eskridge with a capital of $10,000. The principal stockholders are George G. and J. Y. Waugh.

The State Bank of Hendrum, Minn., has been authorized by the public examiner to begin business with a capital of $10,000. H. O. Rask, president, and A. M. Eckmann, cashier.

The Bank of Bisbee, Ariz., has been organized with $50,000 capital, $25,000 paid up. W. H. Brophy is president, J. S. Douglas vice-president and M. J. Cunningham cashier.

D. A. Moulton has been elected second vice-president of the Corn Exchange National Bank of Chicago, Ill. He has heretofore been acting in the capacity of assistant cashier.

Plans are said to be maturing for the consolidation of the Dime Savings and Banking Company with the newly organized Western Reserve Trust Company of Cleveland, Ohio.

John M. Hale is the manager for the newly organized Bank of Chandler, Okla. The officers of the new bank will be Charles E. Billingsley, president, and J. M. Hale, cashier.

A new bank is being organized in Cairo, Ritchie county, W. Va., under the name of the Citizens' Commercial and Savings Bank. The capital stock of the new bank will be $100,000.

The Citizens' Bank of Winamac, Ind., has been reorganized as a state bank, with $50,000 capital. W. I. Snider of Winamac is cashier. Most of the stockholders are Williamsport men.

Arrangements have been completed for opening a state bank at Idaho Falls, Idaho, with $25,000 capital. The institution will be managed by William Lindsay, president and principal stockholder.

Arthur L. Dale has received notice from Charles G. Dawes, Comptroller of the Currency, of his appointment as receiver of the Fort Stanwix National Bank of Rome, N. Y., to succeed the late R. H. Huntington.

The Farmers and Merchants' Bank of Hartwell, Ga., has just been organized with $25,000 capital. A. N. Alford is president and J. H. Hodges cashier. The Lowry Banking Company is its Atlanta correspondent.

The incorporation of the Bank of Commerce Company, Columbus, Ohio, with $100,000 capital stock, was recently authorized. The company will do a banking and real estate business. The incorporators are: George T. Spahr, J. C. Campbell, F. O. Schoedinger, P. W. Huntington, E. B. Gager, John Joyce, Phillip L. Schneider and Dennis Kelly.

The Montello State Bank of Montello, Wis., has been organized with $30,000 capital. The officers are: President, E. D. Morse of Princeton; vice-president, L. D. Moses of Manitowoc; cashier, W. F. Currie of Montello.

According to the report of the corporation commission of North Carolina, since April, 1899, nine state banks, eight private banks and four savings banks have been organized in the state, in addition to several national banks.

The certificate of the Comptroller of the Currency authorizing the First National Bank of Slayton, Minn., to begin business, has been issued. The capital is $50,000. B. J. Weld is president, and Ira J. Hoover cashier.

The Citizens' Savings Bank has been organized at Mount Clemens, Mich., with the following officers: President, A. T. Donaldson; first vice-president, T. W. Newton; second vice-president, George H. Nichols; cashier, Milo Davis.

The Lowry Banking Company of Atlanta, Ga., has just declared its twenty-third consecutive semi-annual dividend of 4 per cent. It has never missed paying 8 per cent annually to stockholders since its organization eleven years ago.

The stockholders of the Hastings National Bank of Hastings, Mich., have decided to reduce the capital stock to $50,000, and increase the surplus and undivided profit account to $61,000, making the present capital and surplus $111,000.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: Twenty per cent, the First National Bank of Ithaca, Mich.; 6.04 per cent, the First National Bank of Benton Harbor, Mich.

Shareholders are being asked to ratify the recommendations of the governing officers at the Cleveland Trust Company and the Savings and Trust Company, also of Cleveland, Ohio, be consolidated. The new concern will have a capital of $1,500,000.

After many efforts on the part of the citizens, Ballard, Wash., has finally secured a national bank, to be called the Ballard First National Bank, with a capitalization of $50,000. The bank will be intimately connected with the Seattle Na-

tional, whose cashier, S. Foster Kelley, is now arranging the details of the new institution. E. W. Andrews, president of the Seattle National, will be the head of the new bank. Mr. Kelley will be vice-president.

The directors of the Merchants' National Bank of Topeka, Kas., have elected the following officers for the ensuing year: President, C. K. Holliday; first vice-president, W. A. L. Thompson; second vice-president, W. W. Mills; cashier, F. W. Freeman.

It is reported that Toledo has been flooded with counterfeit dollars of the dates of 1879, 1881 and 1896. Bankers estimate that 40,000 counterfeit silver dollars are in circulation in Toledo, and over 100,000 in a territory within a radius of fifty miles.

At a meeting of the directors and stockholders of the Farmers and Merchants' Bank of Columbia, Tenn., it was decided to increase the capital stock from $30,000 to $50,000, the increased business of the bank and the rapid growth of Columbia requiring it.

The Secretary of the Interior has decided that national banks in the Indian Territory are not subject to the permit tax levied by the Indians because they are national banking institutions. This will be a large saving to banks doing business in the Territory.

The Lidgerwood State Bank of Lidgerwood, N. D., has been incorporated. The capital stock is $20,000, the principal stockholders being M. Lynch, J. A. Morrow and Frank Parizek of Lidgerwood, Don R. Davidson of Wahpeton, F. E. Kenaston and John Matthews of Breckinridge.

The depositors of the Central Michigan Savings Bank, which has been in the hands of a receiver seven years, appointed a committee to ask Judge Weist to supersede the present salaried receiver with one who will close up the affairs on commission. There has been no dividends for several years.

The stockholders of the new bank being organized at Mattoon, Ill., are John VanMeter, Andrew Craig and Mrs. Polly Trower of Charleston, Robt. Ginn of Sullivan, J. W., E. C. and I. B. Craig, J. S. Cunningham, Scheneck Cramer, Daniel Messer, Mrs. D. H. Oblinger and Mrs. Carrie Kingman of Mattoon.

Edward O. Graves, president of the Washington National Bank of Seattle, has sold a large part of his interest to C. J. Lord, president of the Capital National Bank of Olympia. Mr. Lord becomes cashier of the Washington National Bank. C. J. Lord in turn will be succeeded by S. G. Simpson of Olympia.

Samuel Casseday, who for years has been cashier of the Bank of Commerce of Louisville, Ky., has been elected president of this well-known institution. He has been identified with the bank for about thirty years, and is one of the most popular financiers in the city. He will succeed H. M. Burford as president of the concern.

Bank Examiner D. G. Wing, as receiver of the Broadway National Bank of Boston, deposited $2,030,000 in the United States Sub-treasury to be paid to depositors of the bank holding receiver's certificates. The sum covers the aggregate claims that have been proved by depositors and interest at 6 per cent up to February 6th.

The Citizens' Savings Bank has been organized at Mt. Clemens, Mich., with a capital of $50,000, and the following board of directors elected: Milo W. Davis, cashier; A. T. Donaldson, president; George W. Nichols and T. W. Newton, vice-president; W. S. Donaldson, W. Nank, Joseph Matthews, John Paganetti and Peter Grim, directors.

According to a statement issued by State Bank Examiner Pope banking in Minnesota paid 10 per cent last year. The statement is based on ninety-five banks, half the number in the state, and shows as follows: Capitalization, $1,504,700; charged off to loss, $221,439; added to surplus, $122,104 and dividends declared, $325,534.

The Farmers and Merchants' Bank of West Newton, Pa., has organized and elected the following officers: President, I. S. Robertson; vice-president, Henry T. Hanna; cashier, Lloyd N. Dick; directors, M. F. Scholl, John Fullerton, Israel Painter, F. Schoaf, H. T. Hanna, I. S. Robertson, T. L. Robertson, George W. Markle, R. G. Greenawalt.

The proceedings of the fifth annual convention of the Pennsylvania Bankers' Association in handsome book form have been issued by Samuel R. Shumaker, committee on publication. It contains engravings of Thomas P. Day and Henry C. Parsons, the court house and Board of Trade building at Scranton and an interesting map of the state showing the arrangement of counties with groups under the state bankers' association plan.

In accordance with the decision of the Supreme Court Judge Wiest has ordered an assessment of the stockholders of the Ingham County (Mich.) Savings Bank for the benefit of creditors. The assessment is one of 65 per cent. Twenty-seven stockholders contested payment of the assessment, and they must now put up $22,225.

At a meeting of the board of directors of the Roger Williams National Bank of Providence, R. I., out of the 6,666 shares of the bank, 6,262 were represented. The primary object of the meeting was to vote upon the advisability of the bank's going into liquidation. The vote was unanimously in favor of such action. The Roger Williams Bank, originally chartered as a state bank in October, 1803, was incorporated as a national bank in 1865, with a capital of $499,950.

The Grand Rapids Clearing House Association has held its annual election, and all of the officers of the last year were reelected, as follows: President, H. J. Hollister; vice-president, J. A. S. Verdier; secretary, James B. Wylie; treasurer, Charles B. Kelsey; manager, S. V. McLeod. The clearing-house committee, made up of the following members, also remains the same: W. H. Anderson, chairman; H. J. Hollister, ex-officio; James R. Wylie, J. A. S. Verdier and F. A. Ball.

The Crawford County Trust Company has been organized at Meadville, Pa., with a capital stock of $125,000. The directors elected are: S. B. Dick, J. D. Downing, A. M. Fuller, Dr. H. C. Carroll, James R. Andrews, W. P. Porter, G. W. Haskins, T. B. Lashells, S. Merrell, John J. Shryock, H. M. Dickson, all of Meadville; L. F. McLaughlin, Springboro, and R. C. McMasters, of Adamsville. The officers are: President, A. M. Fuller; vice-president, J. D. Downing; secretary and treasurer, J. M. Dunbar; solicitor, George W. Haskins.

The New York State superintendent of banks has completed a statement showing the aggregate condition of savings banks doing business in this state on Jan. 1, 1900. It shows that the total resources of these institutions have increased $36,788,237.69 over their amount on Jan. 1, 1899. The surplus has increased during the same period from $106,896,623.10 to $111,920,200.90, an increase of $5,023,567.80. During the past year the amount of money deposited was $259,258,287.97 as compared with $229,474,378.21 in 1898, an increase of $29,783,909.76.

About one-half of the building and loan associations in Illinois receive deposits, and it has always been a disputed question as to whether or not they possessed the right, and, in the case of insolvency, whether or not the depositors were preferred creditors. The laws of Indiana are similar to those of Illinois, and neither confers the specific right on the associations to transact a savings-bank business. The Appellate Court of Illinois recently decided the question and held that building and loan associations may not assume the offices of a savings bank.

The state bank commissioner of Kansas has delivered to the attorney-general a list of banks that have been placed in the hands of receivers since the creation of the banking law in 1893. The list includes sixty-two banks and so far as the bank commissioner has been informed, fifty of them are still in the hands of receivers and it is the purpose of Attorney-General Godard to investigate the present condition of the receiverships and to require the receivers to show cause why they have not closed up their trusts and distribute the assets among the creditors.

Hon. William H. Reynolds, comptroller for Florida, in his report for 1899 says of the state banks: "The increase in the deposits in state banks during the past two years is so gratifying as to be deemed worthy of special mention. There are twenty-one state banks, with a paid-up capital of $710,000. The first bank was organized Aug. 20, 1889, and over half of these banks have been in existence less than seven years." The aggregate deposits in said banks, at the close of business on the last of each of the past three years, were as follows:

1897, Dec. 31	$1,865,838.98
1898, Dec. 31	2,160,632,64
1899, Dec. 31	2,801,345.82

Bank Examiner E. I. Kidd of Wisconsin in his annual report says the banking business in Wisconsin is just now in an unusually prosperous condition. Twelve new banks came into existence the past year and but three failed. The increase in deposits and volume of business is unparalleled in the financial history of the state and the increase in the number of banks is the largest in recent years. The aggregate resources of all the banking institutions of the state on Dec. 2, 1899, was $148,342,776.86, and compared with returns of the same date in 1898, shows an increase of $19,449,243.76. There is

also shown an increase of nearly $26,482,283.35 in individual deposits and an increase in loans and discounts of $18,550,110.63. The cash reserve held by the state institutions is approximately 30.73 per cent and that of the national banks 29.33 per cent of their deposits. A classification of the loans and discounts indicates that $31,012,220.37, or 77.98 per cent of this class of assets, consists of paper with one or more individual or firm names with or without other personal security.

It is stated that the Produce Exchange Trust Company, the International Banking and Trust Company, the Federal Trust Company and the Century Trust Company, all of New York, will soon be consolidated as one concern, with a capital of $5,000,000 and a surplus of the same amount. Edwin Gould and Gen. Samuel Thomas are among the active supporters of the scheme. The present capital and surplus of the four companies are as follows:

	Capital.	Surplus.
Produce Exchange	$2,500,000	$2,500,000
International Banking and Trust	1,000,000	500,000
Federal	1,000,000	500,000
Century	2,000,000	1,000,000
Totals	$6,500,000	$4,500,000

At the twenty-fourth annual meeting of the San Francisco clearing-house the following officers were elected for the ensuing year: President, Thomas Brown; vice-president, H. Wadsworth; secretary, Gustav Frederich. The following clearing-house committee was appointed: Thomas Brown, cashier Bank of California; Ign. Steinhart, manager Anglo-Californian Bank, Limited; S. G. Murphy, president First National Bank; H. M. J. McMichael, agent Bank of British North America; W. H. Crocker, president Crocker-Woolworth National Bank of San Francisco; H. M. J. McMichael, secretary clearing-house committee. Charles Sleeper was reappointed manager of the clearing house and J. T. Burke assistant manager. The clearings at this institution for 1899 were $971,015,072.23, against $813,153,024 for 1898, being a gain for 1899 of $157,862,048.23. The balances in 1899 were 12 5-10 per cent of the clearings and amounted to $121,228,735.39 and were paid in United States gold coin amounting to $86,638,735.39 and United States Treasury gold certificates amounting to $34,590,000. The average daily balance for 1899 was $400,094.84 and for 1898 $341,020.68, being an increase for 1899 of $59,074.16.

The headquarters of the Salt Lake City Clearing-House Association have been formally transferred from the banking house of Walker Bros. to the Commercial National Bank, Edward O. Howard of the former having been succeeded by C. W. Buckholz of the latter as manager. In his report for the year, which was submitted to S. H. Fields, president of the clearing-house association, Mr. Howard showed that during the year 1899 the clearings had attained a total of $126,151,229 as compared with $87,813,168 for the previous one. The record for 1899 exceeded that of the previous one by $38,338,061, and attained the highest total in the history of the clearing-house association which, from 1890, shows the following totals:

1890	$ 85,244,740
1891	81,854,820
1892	95,024,115
1893	58,456,129
1894	60,824,586
1895	63,733,936
1896	68,509,740
1897	77,362,641
1898	87,813,168
1899	126,151,229

The star month in the history of the organization was September of last year, when the clearings reached a total of $16,098,507.

TO CALIFORNIA.

Every Friday night, at 10:35 p. m., a through Tourist Car for San Francisco, carrying first and second class passengers, leaves the Chicago, Milwaukee & St. Paul Railway Union Passenger Station, Chicago, via Omaha, Colorado Springs and Salt Lake City (with stop-over privileges at Salt Lake City), for all points in Colorado, Utah, Nevada and California.

The Tourist Car berth rate from Chicago to San Francisco is only $6.00, and the sleeping car berths should be reserved a few days in advance of departure of train.

Through tickets and sleeping car accommodations can be secured from any agent in the East, or by applying at the Chicago, Milwaukee & St. Paul Depot or City Ticket Offices in Chicago.

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NOTES OF INTEREST TO BANKERS.

UNITED STATES MINERAL PRODUCTION.

The Mineral Industry has collected and tabulated statistics relative to the production of minerals in the United States during 1898. The total value of the mineral production of the United States in 1898 was $709,816,750, against $648,804,899 in 1897. Of the production in 1898, $314,255,620 was the value of metals against $272,178,392 in the previous year, and $433,659,141 ores and minerals, against $407,913,912 in 1897. The domestic production of gold in 1898 was 3,148,642 troy ounces ($65,082,430), against 2,864,576 ($59,210,786) in 1897. The production of silver was 58,763,127 ounces, against 56,457,292 in the previous year. The largest part of the increase of gold came from Colorado, while Arizona, Idaho, Montana, South Dakota and Utah made important increases. Arizona, Colorado and Utah made increased outputs of silver, while in Montana there was a large falling off and in Utah a small one. Besides the production above reported, 1,065,552 ounces of gold and 39,784,000 ounces of silver were smelted in the United States from imported ores. The average value of silver in 1898 was 59 cents per ounce, against 60.354 cents in 1897.

EXPORTS TO NEW TERRITORIES.

Exports from the United States to Cuba, Porto Rico, Hawaii and the Philippines were, according to a statement just prepared by the Treasury Bureau of Statistics, larger in the fiscal year just ended than in any preceding year in the history of our commerce with those islands. Even the reciprocity years, 1892, 1893 and 1894, in which the exports from the United States to Cuba and Porto Rico were greatly increased, do not show as large a grand total as does 1899, with all of the disadvantages of war conditions which prevailed in Cuba, Porto Rico and the Philippines during a part of the year. To Cuba the total export for the year does not reach the large figures of the two full fiscal years 1893 and 1894, in which the reciprocity treaty with Spain was in operation, and to Porto Rico the total export of 1899 was slightly less than that of 1892, during three-fourths of which the reciprocity treaty was in operation, or 1894, in all of which it operated. To Porto Rico the total exports of the fiscal year 1899 are nearly 25 per cent in excess of the average annual export during the preceding decade; to Cuba, they are nearly 50 per cent greater than the average during the preceding decade; to Hawaii, they are more than twice as much, and to the Philippines more than three times as much as the average annual exports during the preceding decade. These figures do not include the exportations to the islands in question by the government either for use of its troops or in aid of the temporarily destitute.

While the total imports into the United States from these islands is not as large as in earlier years of the decade, this is due solely to the fact that they did not have the supplies for exportation, this being especially true of Cuba whose sugar plantations and works were so largely destroyed during the war with Spain. That our imports from these islands are rapidly increasing, however, is shown by the fact that those from Cuba in the year 1899 were 66 per cent greater than in 1898; those from Porto Rico nearly 50 per cent greater than those of the fiscal year 1898, and those from the Philippines nearly 20 per cent in excess of those of last year, while those from Hawaii show a slight gain over last year and an increase of 30 per cent over the fiscal year 1897.

OLD TIME BANK NOTE.

Among the many products of civilization which were familiar to the Chinese many centuries before they came into use in Europe may be reckoned bank notes. There is in the possession of "The Old Lady in Threadneedle Street" a specimen supposed to be one of the oldest extant, dating from the fourteenth century of our era. It is now proved, however, that paper money was issued in China as early as 807 A. D. These securities closely resembled the famous French assignats in being based upon the estates of the kingdom. The Bank of Stockholm claims to have been the first

western institution to adopt a paper currency, but the Bank of England must have followed very close with its £20 notes, which were issued in 1696.

FOR A NEW FEDERAL DEPARTMENT

"There are abundant precedents for the creation of a Department of Commerce and Industries," says Theodore C. Search, president of the National Association of Manufacturers, in an open letter to Hon. Knute Nelson of the United States Committee on Commerce. "The same conditions which warrant the representation of agriculture in the Cabinet furnish an equally emphatic argument in behalf of similar recognition of the importance of trade and manufactures. The Secretary of Agriculture is a comparatively new Cabinet office, as Norman J. Colman, the first occupant of this position, was appointed in 1889. For many years prior to the creation of this department agriculture was represented by a commissioner whose bureau was under the jurisdiction of the Interior Department. No man questions the wisdom or the justice of giving to agriculture all the privileges and advantages which are conferred by the maintenance of such a department, and the present movement for a similar recognition of commerce and manufactures is unmarked by any spirit of antagonism or rivalry to the interests of agriculture. On the contrary, it is recognized that the interests of both are identical, and whatever injures or benefits one similarly affects the other. The farmers are dependent for the sale of the larger part of their produce upon those who are engaged in or supported by productive industry and the manufacturing interests of the country. On the other hand, the millions engaged in agriculture are large consumers of all the products of manufacture. During the census year 1890, 8,499,948 persons were engaged in various agricultural pursuits, while trade and transportation gave occupation to 3,325,962 persons, and 5,544,772 were employed in numerous manufacturing and mechanical industries, in mining and quarrying, and in lumbering and rafting."

JAPAN'S OLDEST BANK.

The Mitsui Ginko is the oldest banking establishment in Japan. It was founded more than 200 years ago, and is now a strong partnership corporation, in which eleven members of the Mitsui family assume unlimited liability. Its capital is 5,000,000 yen and its reserve fund amounts to 3,789,000 yen. Its offices are now in a temporary location, while an immense edifice, "the only steel building in the East," is in process of erection. The site covers two and one-half acres.

COINAGE FOR FEBRUARY.

Coinage executed at the mints of the United States during the month of February, 1900, was as follows:

Denomination.	Pieces.	Value.
Gold—		
Double eagles	670,095	$13,401,900
Silver—		
Standard dollars	1,940,000	1,940,000
Five-cent (nickel)...	1,343,000	67,150
One-cent (bronze)...	5,965,000	59,650
Total minor	7,308,000	126,800
Total coinage	9,918,095	$15,468,700

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SOLID TRAINS TO NORTHERN MICHIGAN.

The Chicago, Milwaukee & St. Paul railway is now running solid trains of palace sleeping-cars, dining-cars (serving meals a la carte) and first-class day coaches, through from Chicago to Calumet, Houghton, Hancock and other points in the copper country without change of cars, with direct connection for Marquette, Negaunee, Ishpeming, etc., and passengers from the East, South and Southwest will find this a most desirable route.

All coupon ticket agents sell tickets via the Chicago, Milwaukee & St. Paul railway.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1900, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	▲Jasper (Walker.)	Jasper Trust Co. §	W. P. Pinckard A. S. Preston.	$ 32,550	
"	▲Luverne* (Crenshaw.)	Bank of Luverne §	W. E. Holloway M. W. Rushton.	50,000	Western Nat. Bk., N. Y.
Dist. of Columbia	▲Washington	Union Tr. & Storage Co. §	E. J. Stellwagen C. S. Bradley, *Tr.*	600,000	
Florida	Chipley* (Washington.)	Dekle & Co. †	E. N. Dekle W. O. Butler, Jr.		Bk. of Am., N.Y.; First Nat. Bk., Pensacola.
Georgia	Blue Ridge (Fannin.)	Blue Ridge Bank †	(*John H. Carter*)	10,000	Nineteenth Ward Bk., N.Y.; Lowry Bkg. Co., Atlanta.
"	Thomaston (Upson.)	Upson Banking & Trust Co. §	S. Y. Pruett James R. Atwater	25,000	Han. N. B., N. Y.; Third N. B., Atlanta.
"	Union Point* (Greene.)	Bank of Union Point †	Harold Lamb R. F. Bryan.	10,000	Lowry Bkg. Co., Atlanta; Com'l Bk., Augusta.
Illinois	Evanston (Cook.)	City National Bank	Joseph F. Ward Chas. N. Stevens.	100,000	
Indiana	Seymour (Jackson.)	Jackson Co. Loan and Trust Co. §	Joel H. Matlock H. C. Johnson, *Sec.*	25,000	
"	▲Winamac (Pulaski.)	Judy State Bank §	J. F. Judy W. I. Snider.	25,000	Han. Nat. Bank, N. Y.; First Nat. Bank, Chi.
Iowa	Hopkinton (Delaware.)	Hopkinton State Bank §	F. B. Doolittle C. E. Merriam.	40,000	First Nat. Bk., Chi.; Cit. Nat. Bk., Davenport.
"	Palmer* (Pocahontas)	Iowa Banking Co. †	M. W. Fitz F. S. White.	75,000	Des Moines Sav. Bank, Des Moines.
"	Sewal* (Wayne.)	Bank of Sewal †	Henry A. Whiteley J. A. Shriver.	12,000	Mer. Nat. Bk., Chi.; Nat. Bk. of Com., Kan. City
Kansas	Eskridge (Wabaunsee.)	Security State Bank §	J. Y. Waugh Geo. G. Waugh.	10,000	Nat. Bk. of No. Am. N.Y. Nat. Bk. of Com. Kan. C.
Kentucky	Smithfield* (Henry.)	Smithfield Branch of Bank of New Castle. §	E. M. Swain, *Cash.*	40,000	Un. Nat. Bk., Louisville.
Maryland	Baltimore (Baltimore.)	Colonial Trust Co. §	J. H. Ferguson, Jr. F. A. Dolfield, *Sec. & Tr.*	600,000	
Michigan	Beaverton* (Gladwin.)	Beaverton Bank †	C. H. Niggeman F. A. Niggeman.		Commercial Nat. Bank, Detroit.
Minnesota	Stewart (McLeod.)	State Bank of Stewart §	G. K. Gilbert Frank Sugden.	10,000	Nat. Bk. of No. Am. N.Y. Capital Bk., St. Paul.
"	Vesta* (Redwood.)	Bank of Vesta †	S. A. Hoyt Harvey Harris.	10,000	Corn Ex. Nat. Bk., Chi.; Security Bk., Minpls.
Mississippi	▲Forest* (Scott.)	Bank of Forest §	J. F. Story H. H. Watts.	20,000	
"	▲Senatobia (Tate.)	Senatobia Bank §	J. T. Gabbert W. M. Scott.	30,000	
Missouri	Conway* (Laclede.)	Conway Bank †	(*John Wilson*) John Conway.	5,000	American Ex. Bank, St. Louis.
"	Gentry (Gentry.)	Bank of Gentry §	J. L. Hash A. F. Galloway.	10,000	Cont. Nat. Bank, Chi.; First Nat. Bk., St. Jos.
New York	Port Jervis (Orange.)	National Bank of Port Jervis	W. L. Cuddeback R. D. Muir.	130,000	National Park Bk., N.Y.
Ohio	▲Columbus (Franklin.)	Bank of Commerce Co. §	J. C. Campbell P. L. Schneider.	100,000	
Oregon	Lebanon (Lynn.)	P. M. Scroggin & Co. †	P. M. Scroggin, *Cash* S. Washburn, *Asst*	25,000 *Cash.*	Corn Ex. N. B., Chi.; U. S. N. B., Portland.
Rhode Island	Pawtucket (Providence.)	Industrial Trust Co. §	Wm. H. Park, *Mgr.* Charles L. Knight,	*Asst. Mg*	(*Br. of Industrial Trust Co., Providence, R. I.*)
South Carolina	▲Florence (Florence.)	Commercial & Savings Bank §	W. K. Howe Louis C. Kuker, *A*	6,810 *sst. Cash.*	Carolina Sav. Bk., Charleston; Nat. Bank of Wilmington, N. C.
West Virginia	▲Keyser (Mineral.)	Peoples Bank §	H. G. Buxton W. W. Woods.	25,000	Nat. Cit. Bk., N. Y.; Mer. Nat. Bk., Baltimore.
Ontario	Arthur (Wellington.)	Traders Bk. of Canada.	Norman Ross, *Mgr.*		Am. Ex. Nat. Bk., N.Y.; Mar. Bk., Buffalo, N.Y.

* New Banking Point.

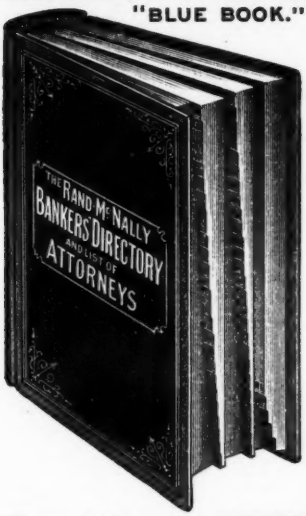
BANKS REPORTED DISCONTINUED

Since the January, 1900, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.		Name of Bank. § State. † Private.	Remarks.
Illinois	▲Chicago	Cook	Leopold Mayer & Son †	Liquidating.
Indiana	▲Winamac	Pulaski	Citizens Bank †	Reorganized.
Iowa	Hopkinton	Delaware	Hopkinton Bank †	Reorganized.
Kansas	Eskridge	Wabaunsee	Security Bank †	Reorganized.
Maryland	Baltimore	Baltimore	Real Estate Trust Co. §	Reorganized.
Minnesota	Lafayette	Nicollet	Bank of Lafayette †	Failed.
"	Nicollet	Nicollet	Bank of Nicollet †	Failed.
Mississippi	▲Friarspoint	Coahoma	Bank of Friarspoint §	Failed.
Missouri	Gentry	Gentry	Gentry Savings Bank §	Reorganized.
"	Laclede	Linn	Citizens Bank §	Liquidating.
New Hampshire	▲Manchester	Hillsboro	Guaranty Savings Bank §	Liquidating.
Ohio	Cedarville	Greene	Bank of Cedarville †	Liquidating.
Rhode Island	Pawtucket	Providence	First National Bank	Reorganized.
"	Pawtucket	Providence	Pacific National Bank	Reorganized.
Texas	▲Llano	Llano	Bank of Commerce †	Liquidating.

24th YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



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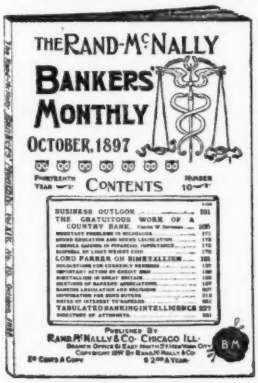

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*•†.....Calhoun	WILLETT & BROTHERS. Refer to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	LEONIDAS C. DICKEY. Refers to Jefferson County Savings Bank, or any bank in Birmingham.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank, Birmingham Rolling Mill Co.
" ..... "	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal Courts.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*.....Bibb	W. W. Lavender.
▲Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† .....Shelby	Brown & Leeper.
Courtland*•† ...Lawrence	See Moulton.
▲Cullman*•†.....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	E. J. Glider.
Dothen*•† .....Henry	Espy & Farmer.
▲Double Springs...Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba* .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	W. T. McElroy.
Enterprise*•†.....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•† .....Greene	McQueen & Harwood.
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•†.....Blount	G. W. Darden.
▲Opelika*•† .....Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	Doster & Abney.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*•†...Franklin	Almon & Bullock.
▲Scottsboro*•† .....Jackson	J. E. Brown.
▲Seale*•† .....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†.....Dallas	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•† ....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster.
▲Union Springs*•† .Bullock	JINKS & COPE.
Uniontown*•† ....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•†.....Jefferson	S. C. Davidson.
▲Wedowee*.....Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
▲Sitka*	BURTON E. BENNETT.
Skagway•	Church & Day.

ARIZONA.

▲Flagstaff*•† .....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•† ..... Navajo	C. O. Anderson.
Jerome*•† ..... Yavapai	J. W. Ross.
▲Kingman*•† ..... Mohave	J. M. Brown.
Mesa*•† ..... Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phœnix*•† .....Maricopa	L H. CHALMERS.
▲Prescott*•† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•† .... Cochise	Charles S. Clarke.
▲Tucson*•†..... Pima	BARNES & MARTIN.
Williams*•† .... Coconino	C. P. Silvernail.
▲Yuma*•†.....Yuma	PETER T. ROBERTSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*†...Desha	F. M. Rogers.
Atkins*† ..... Pope	Wilson & Brooks.
▲Augusta*† ..... Woodruff	Stanley & Andrews.
▲Batesville*†. Indep'dence	JAMES W. BUTLER.
Beebe*† ..... White	Moore & Moore.
▲Benton*† ..... Saline	J. W. Westbrook.
▲Bentonville*† .... Benton	J. A. Rice.
▲Berryville*..... Carroll	Fancher & Fancher.
Black Rock*†..Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*†..... Monroe	C. F. Greenlee.
▲Camden*† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston* ..... Franklin	T. A. Pettigrew.
▲Clarendon*† ..... Monroe	A. S. BAYNE.
▲Clarksville*† .... Johnson	McKennon & Patterson.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*† ..... Faulkner	S. FRAUENTHAL.
Corning*† ..... Clay	G. B. Oliver.
▲Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*† ..... Sevier	Collins & Lake.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*● ..... Prairie	McClintock & Langford.
▲DeWitt*† ..... Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	J. J. SHEPPARD.
England*† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*●† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*●†. Wash'ton	WALKER & WALKER.
Fordyce*† ..... Dallas	R. C. Fuller.
▲Forest City*†. St. Francis	NORTON & PREWETT.
▲Fort Smith*† ..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
Gravett*† ..... Benton	W. H. Austin.
▲Greenwood*† ..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*† ..... Sharp	C. D. Foster.
▲Harrisburg*● ... Poinsett	J. J. Mardis.
▲Harrison*● ..... Boone	Crump & Crump.
Hazen*† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*●† ..... Phillips	QUARLES & MOORE.
Hope*●† ..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*●†...Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*● .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*● ..Craighead	J. C. HAWTHORNE.
Junction*† ..... Union	E. O. Mohoney.
Kingsland*●†...Cleveland	See Rison.
▲Lake City* ..... Craighead	See Jonesboro.
▲Lake Village* ..... Chicot	R. M. Gains.
¶▲Little Rock*●† ..Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*● ..... Lonoke	GEORGE SIBLY.
Luxora* ..... Mississippi	J. W. Falkner.
▲Magnolia*● .... Columbia	Stevens & Stevens.
▲Malvern*●†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*●†Fulton	C. E. Elmore.
▲Marianna*●† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*● ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*●† ..... Polk	McPhetridge & Johnson.
▲Monticello*●† ..... Drew	Wells & Williamson.
▲Morrilton*●† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida* .Montgomery	G. Witt.
▲Murfeesboro ..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*●† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*●† ..... Franklin	W. W. Mansfield.
▲Paragould*●† ..... Greene	JOHNSON & LUNA.
▲Paris*† ..... Logan	Anthony Hall.
▲Perryville* ..... Perry	James A. Vance.
▲Piggott*●† ..... Clay	L. Hunter.
▲Pine Bluff*●† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*● ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*●† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*●† ..... Clay	See Piggott.
▲Richmond*● .. Little River	J. C. Head.
▲Rison*●† ..... Cleveland	W. J. Stanfield.
Rogers*●† ..... Benton	W. C. ROBERTS.
▲Russellville*●† ..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*●† ..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*●†. Benton	T. G. Williams.
Springdale*●† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*●† .... Arkansas	Edward Pettit.
▲Texarkanna*●† .... Miller	See Texarkana, Texas.
▲Van Buren*●† .. Crawford	JESSE TURNER.
▲Vanndale*●† ..... Cross	O. N. Killough.
▲Varner*●† ..... Lincoln	G. H. Joslyn.
Waldo*●† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*●†. Lawr'ce	Phillips & Beakley.
▲Warren*●† ..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*●† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*●† ..... Alameda	E. K. TAYLOR.
Alhambra*● .. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*●† ..... Orange	Richard Melrose.
Antioch*●† .. Contra Costa	Hartley & Abbott.
Arcata*● ..... Humboldt	George W. Hopkins.
▲Auburn*●† ..... Placer	J. M. FULWEILER.
Azusa*●† ..... Los Angeles	W. H. Davies.
▲Bakersfield*●† ..... Kern	T. M. McNAMARA.
Benicia*●† ..... Solano	C. P. Stevens.
Berkeley*●† ..... Alameda	W. N. WASTE.
Biggs*●† ..... Butte	F. F. Carnduff.
Bodie*● ..... Mono	See Bridgeport.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*●† ..... Napa	See Napa.
Cambria*●† ... San Luis Ob.	B. H. Franklin.
Campbell*●† . Santa Clara	See San Jose.
Cayucos*●† ... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*●† ..... Butte	F. C. LUSK.
Cloverdale*●† .... Sonoma	H. H. McKoon.
Colton*●†. San Bernardino	Thomas D. Hamilton.
Colusa*●† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*●† ..... Los Angeles	See Los Angeles.
▲Crescent City*●. Del Norte	Childs & Hart.
Dixon*●† ..... Solano	A. Manning.
Downey*●† ... Los Angeles	J. H. Ardis.
▲Downieville*●† .... Sierra	F. R. WEHE.
Dutch Flat*●† ..... Placer	W. P. Snowden.
Elsinore*●† ..... Riverside	Collier & Evans.
Escondido*●† .. San Diego	R. R. Beavers.
▲Eureka*●† ..... Humboldt	J. N. GILLETT.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fall Brook*†... San Diego	See San Diego.
Ferndale*●† .... Humboldt	James Smith.
Folsom*●† ... Sacramento	See Sacramento.
Forest*●† ..... Sierra	See Nevada City.
Forest Hill*●† ..... Placer	See Auburn.
Fort Bragg*●† Mendocino	See Ukiah.
Fort Jones*●† ... Siskiyou	L. A. Reynolds.
▲Fresno*●† ..... Fresno	F. E. COOK.
Fullerton*●† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*●† ..... Santa Clara	J. C. Zuck.
Gonzales*●† ..... Monterey	S. W. Mack.
Grass Valley*●†... Nevada	C. W. KITTS.
Gridley*●† ..... Butte	R. C. Long.
Guadalupe*●†. Santa Barb.	See Santa Maria.
▲Hanford*●† ..... Kings	J. W. Hudson.
Haywards*●† .... Alameda	J. A. Collins.
Healdsburg*●† ... Sonoma	J. W. Rose.
Hemet*●† ..... Riverside	P. C. Little.
▲Hollister*●† ... San Benito	BRIGGS & HUDNER.
Huenneme*●† ..... Ventura	T. H. Merry.
▲Independence*●† .... Inyo	P. H. Mack.
Ione*●† ..... Amador	See Jackson.
▲Jackson*●† ..... Amador	J. W. Caldwell.
▲Lakeport*● ..... Lake	T. B. Bond.
Lemoore*●†..... Kings	W. D. Maddin.
Livermore*●† ..... Alameda	G. W. Langan.
Lodi*●† ..... San Joaquin	W. C. Green.
Lompoc*● . Santa Barbara	Fox & Sheridan.
Longbeach*●† .. Los Ang's	E. C. Denio.
▲Los Angeles*●†. Los Ang's	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	C. WHITE MORTIMER. British Vice Consul. General law practice.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Los Gatos*† .Santa Clara	W. M. Beggs.
Madera*† .....Madera	Francis A. Fee.
▲Mariposa*† ..... Mariposa	J. W. Congdon.
▲Markleeville .....Alpine	See Placerville.
▲Martinez*† .Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*† .Mendocino	M. J. Byrnes.
▲Merced*† .....Merced	J. W. KNOX.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*† .Los Angeles	C. E. Slosson.
Monterey*† ....Monterey	S. F. Gell.
▲Napa*† .....Napa	JOHN T. YORK.
National City*† San D'go	Hanmack & Jerauld.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*† San Bern	See Ontario.
North San Juan*† Nevada	See Nevada City.
Oakdale*† .....Stanislaus	See Modesto.
▲Oakland*† .....Alameda	E. J. & O. J. BAMBERGER.
Oceanside*† ...San Diego	See San Diego.
Ontario*† San Bernardino	E. H. Joliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† .....Glenn	See Willows.
▲Oroville*† .....Butte	John Gale.
Oxnard*† .....Ventura	See Ventura.
Pacific Grove*† Monterey	E. C. Smith.
Paloalto*† ...Santa Clara	Joseph Hutchinson.
Pasadena*† ..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† .....Sonoma	HASKELL & DENNY.
▲Placerville*† ..El Dorado	Irwin & Irwin.
Pleasanton*† ... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Porterville*† .....Tulare	J. F. Bollier.
▲Quincy*† .....Plumas	Goodwin & Webb.
Randsburg*† .....Kern	C. H. Wynn.
▲Red Bluff*† .....Tehama	JOHNSON & CHASE.
▲Redding*† .....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*† S'nM'teo	George C. Ross.
▲Riverside*† ....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ...Sacra'o	L. T. HATFIELD.
▲Salinas*† .....Monterey	G. A. Daugherty.
▲San Andreas*† .Calaveras	F. J. Solinsky.
▲San Bernardino*† San B'o	OTIS & GREGG.
▲San Diego*† ...San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*† ...San F.	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
San Jacinto*† . Riverside	T. T. Porteous.
▲San Jose*† ...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*† ..Alameda	John Black.
▲San Luis Obispo*† S.L.Ob	VENABLE & GOODCHILD.
San Mateo*† ..San Mateo	C. N. Kirkbride.
San Miguel*† ..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*† .....Marin	HEPBURN WILKINS.
▲Santa Ana*† .....Orange	E. E. Keech.
▲Santa Barbara*† S'nta B'a	B. F. THOMAS.
Santa Clara*† Santa Clara	D. Henderson.
Santa Cruz*† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*† Santa Bar'a	T. R. Finley.
Santa Monica*† Los Ang's	Tanner & Taft.
Santa Paula*† ...Ventura	See Ventura.
▲Santa Rosa*† .....Sonoma	A. B. WARE.
Sebastopol*† .....Sonoma	James A. Stidger & Son.
Selma*† .....Fresno	E. E. Shepard.
Sonoma*† .....Sonoma	R. R. Poppe.
▲Sonora*† .....Tuolumne	F. W. STREET.
So. Riverside† .. Riverside	See Corona.
St. Helena*† .....Napa	Thomas Watt.
▲Stockton*† ..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*† .....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Sutter Creek*† .Amador	See Jackson.
Tehachapi*† .....Kern	See Bakersfield.
Templeton*† ..S. Luis Ob.	See Paso Robles.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† .....Nevada	C. F. McGlashan.
Tulare*† .....Tulare	DAVIS & ALLEN.
Tustin*† .....Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	J. A. Cooper.
Vacaville*† .....Solano	R. Barcar.
Vallejo*† .....Solano	L. G. HARRIER.
Valley Ford*† ...Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	Blackstock & Ewing.
▲Visalia*† .....Tulare	MILLER & HANNAH

Town and County.	Name.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*† ... Trinity	James W. Bartlett.
Wheatland*† .....Yuba	E. T. Manwell.
Whittier*† ..Los Angeles	WM. M. HIATT.
Williams*† .....Colusa	See Colusa.
▲Willow*† ..... Glenn	Frank Moody.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*† .....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† .....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*† .Summit	J. W. Swisher.
Brighton*† .....Arapahoe	W. G. Lovelace.
Brush*† .....Morgan	See Fort Morgan.
▲Buenavista*† .... Chaffee	G. K. HARTENSTEIN.
▲Burlington*† .Kit Carson	See Denver.
▲Cannon City*† ..Fremont	WALDO & DAWSON.
Carbondale*† ... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*† Chey'ne	C. I. Spere.
▲Colorado Spr'gs*† El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez* .....Montezuma	C. W. Blackmer.
Craig* ..... Routt	L. L. Breeze.
▲Creede*† ..... Mineral	A. L. MOSES.
Crested Butte*† Gunnison	Metzler Bros.
▲Cripple Creek*† ...Teller	J. MAURICE FINN.
▲Del Norte*† ..Rio Grande	George P. Wilson.
▲Delta*† ..... Delta	A. R. King.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffeen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*† ... Montezuma	See Cortez.
▲Durango*† .....La Plata	O. S. Galbreath.
Eaton*† .....Weld	See Greeley.
El Dora*† .....Boulder	R. W. Coleman.
▲Fairplay*† .....Park	CHARLES A. WILKIN.
Florence*† .....Fremont	C. D. BRADLEY.
▲Fort Collins*† .. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*† .. Morgan	E. E. Williams.
Fowler*† ..... Otero	See La Junta.
Garrison† .....Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*† Garf'ld	E. T. TAYLOR.
▲Golden*† .....Jefferson	W. A. Dier.
Granada*† .....Prowers	W. O. Merrill.
▲Grand Junction*† ..Mesa	SAMUEL G. McMULLIN.
▲Greeley*† ..... Weld	H. N. HAYNES.
▲Gunnison*† ....Gunnison	DEXTER T. SAPP.
Holly*† .....Prowers	J. S. McMurtry.
▲Holyoke*† .....Phillips	J. S. Bennett.
Hooper*† .....Costilla	David M. Cox.
Hotchkiss*† .....Delta	Charles L. Pike.
▲Hugo*† .....Lincoln	T. J. Edwards.
Idaho Spr'gs*† Cl'r Creek	A. D. BULLIS.
Idalia .....Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa* .....Elbert	See Denver.
▲La Junta*† ..... Otero	W. R. GIBSON.
▲Lake City*† .....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*† .....Bent	A. M. Lambright.
▲Leadville*† .....Lake	WILLIAM H. NASH.
Littleton*† ... Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•† ..... Larimer	Lyman Porter.
Mancos*•† .... Montezuma	See Cortez.
Manzanola*•† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† .... Montrose	S. S. Sherman.
New Windsor* ..... Weld	Geo. J. Rowne.
▲Ouray*•† ..... Ouray	J. A. POWELL.
Pitkin*•† ..... Gunnison	See Gunnison.
▲Pueblo*•† ..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•† ..... Garfield	See Glenwood Springs.
Rockyford*•† ..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINIKIN.
▲Trinidad*•† .. Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	C. E. BRADY.
▲Walsenburg*•† . Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*•† ..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† ... New Haven	V. MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† .. Hartford	See Hartford.
Branford*•† .. New Haven	Harry W. Doolittle.
▲Bridgeport*•† ... Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† ..... Hartford	JOHN WINSLOW.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*•† ..... Windham	See Danielson.
Buckland•† ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	A. T. & J. H. Roraback.
Canton•† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	John J. Penrose.
Chester*•† ... Middlesex	Willcox & Tyler.
Clinton*•† ..... Middlesex	Charles A. Pelton.
Colchester*•† ... New Lon.	E. S. Day.
Collinsville*•† .. Hartford	Oliver Case.
Cornwall*•† .... Litchfield	See Litchfield.
Cromwell*•† ... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deepriver*•† .. Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham*•† .... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*•† .... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*† ... Hartford	See Hartford.
Gladstonbury*•† Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	R. JAY WALSH.
Groton*•† ... New London	See New London.
Guilford*•† .. New Haven	See New Haven.
▲Haddam*•† ... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† .. Middlesex	G. B Carlson.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Salisbury.
Lakeville*•† ... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme* ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† ... New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•† ..... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ..... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	F. L. HUNGERFORD.
New Canaan*•† .. Fairfield	See Stamford.
New Hartford*•† Litch'ld	F. A. Jewell.
▲New Haven*•† . New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 158 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•† . New Lon.	ALFRED COIT.
Newington ..... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† ..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	Robbins, Bartlett & Stoeckel.
North Haven*•† New Hav.	See New Haven.
North Manchester*•† Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	WARNER & FERRIS.
▲Norwich*•† .. New London	JOHN H. BARNES.
Orange•† ..... New Haven	See New Haven.
Parkville•† ..... Hartford	See Hartford.
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† .... Middlesex	John M. Murdoch.
▲Putnam*•† .... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	B. H. BILL.
Roxbury* ..... Litchfield	See New Milford.
Salem ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Lander.
Saybrooke*•† .. Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*•† ..... Litchfield	See Litchfield.
Shelton*† ..... Fairfield	E. L. Staples.
Simsbury*•† ..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So. Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	BENJAMIN LOCKWOOD.
Stonington*•† .. New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•† .. Litchfield	F. W Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•† ... Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•† .. Litchfield	Gideon H. Welch.
Unionville*•† ... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•† .. Litchfield	Charles G. Root.
West Cornwall*•† .. Litch.	L. J. Nickerson.
West Haven*•† . New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
Wethersfield*•† . Hartford	See Hartford.
West Winsted*•† . Litchf'd	Samuel A. Herman.
Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester ..... Litchfield	See Winsted.
Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
Winsted*•† ..... Litchfield	SAMUEL A. HERMAN
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton ..... Kent	See Dover.
Delaware City*•† New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	KENNEY & MAGEE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Milton*• ..... Sussex	Wm. F. Causey.
Newark*•† .... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•† .... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.
▲Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wilmington*† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*† ..... D. C.	See Washington.
Georgetown*† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.

FLORIDA.

Town and County.	Name.
▲Apalachicola*† . Franklin	H. C. Hicks.
▲Arcadia*† ..... De Soto	CHARLES W. FORRESTER.
Avon Park* ..... De Soto	C. D. Knapp.
▲Bartow*† ..... Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*† . Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*† ..... Levy	E. A. Pinnell.
▲Brookaville*† . Hernando	W. S. Jennings.
Cedar Keys*† ..... Levy	E. J Lutterion.
Cocoa*† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*† ..... Pasco	J. A. Hendley.
Daytona*† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*† Walt'n	S. K. Gillis.
▲Deland*† ..... Volusia	Stewart & Bly.
Eustis*† ..... Lake	B. S. Weeks.
▲Fernandina*† .... Nassau	H. J. BAKER.
Fort Meade*† ..... Polk	W. S. Athens.
▲Gainesville*† ..... Alachua	FOSTER & JACKSON.
▲Greencove Spgs*† .. Clay	See Jacksonville.
Interlachen*† .... Putnam	See Palatka.
▲Inverness*† ..... Citrus	I. M. Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† ..... Hamilton	Johnson & Johnson.
▲Juno ..... Dade	A. E. Heyser.
▲Key West*† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*† .... Osceola	See Orlando.
▲Lake City*† ..... Columbia	A. J. Henry.
Lakeland*† ..... Polk	P. Tucker.
Leesburg*† ..... Lake	Tinnon & McNamee.
▲Live Oak*† .... Suwannee	B. B. Blackwell.
▲Macclenny*• ..... Baker	See Jacksonville.
▲Madison*† ..... Madison	C. B. ASHLEY.
▲Marianna*† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*† ..... Brevard	See Titusville.
Miami*† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*† ..... Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*† .... Volusia	A. M. Bailey.
▲Orlando*† ..... Orange	MASSEY & BAUMGARTEN.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palm Beach*† ..... Dade	W. I. Metcalf.
Palmetto *† ..... Manatee	See Braidentown.
▲Pensacola*† .... Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*† ..... Bradford	J. T. Wills.
▲St. Augustine*† St. Johns	W. W. DEWHURST.
St. Petersb'g*† . Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*† ..... Leon	R. W. WILLIAMS.
▲Tampa*† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† . Hillsboro	See Tampa.
▲Tavares*† ..... Lake	J. F. Brown.
▲Titusville*† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palm B'ch*† .. Dade	See Palmbeach.
▲Westville*† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† ..... Wilcox	T. L. Holton.
Acworth*† ..... Cobb	J. J. Northcott.
Adairsville*† .... Bartow	See Cartersville.
Adel*† ..... Berrien	See Tifton.
▲Albany*† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*† ..... Sumter	HOOPER & CRISP.
▲Appling ..... Columbia	See Augusta.
Arlington*† ..... Calhoun	W. D. Sheffield.
▲Athens*† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
▲Augusta*† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks.
▲Bainbridge*† .... Decatur	M. E. O'Neal.
Barnesville*† ..... Pike	S. N. Woodward.
▲Baxley*† ..... Appling	J. H. Thomas.
▲Blackshear*† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville ..... Union	J. A. Butt.
▲Blakely*† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*† ..... Thomas	See Thomasville.
▲Brunswick*† ..... Glynn	W. E. RAY.
▲Buchanan*† .. Haralson	See Tallapoosa.
▲Buena Vista*† .... Marion	George P. Monro.
Buford*† ..... Gwinnett	J. O. H. Brown.
▲Butler*† ..... Taylor	O. M. Colbert.
▲Calhoun*† ..... Gordon	F. A. Cantrell.
▲Camilla*† ..... Mitchell	S. S. Bennett.
▲Canton*† ..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*† ..... Carroll	R. D. Jackson.
▲Cartersville*† .... Bartow	JOHN W. AKIN.
▲Cedartown*† ..... Polk	J. A. Blance.
Chipley *† ..... Harris	See Greenville.
▲Clarkesville*† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† ..... Pulaski	See Hawkinsville.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*† .. Muscogee	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† ..... Madison	See Danielsville.
▲Conyers*† ..... Rockdale	John R. Maddox.
Cordele*† ..... Dooly	J. G. JONES.
▲Covington*† ..... Newton	J. G. Lester.
▲Crawfordsville*† Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*† Chattahoochee	C. C. Minter.
▲Cuthbert*† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* .... Madison	D. W. Meadow.
▲Darien*† ..... McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*† ..... DeKalb	See Atlanta.
Demorest*† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† .. Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*†	P. L. Wade.
▲Eastman*† Dodge	De Lacy & Bishop.
▲Eatonton*† Putnam	W. B. Wingfield.
▲Elberton*† Elbert	W. D. Tutt.
▲Ellaville*† Schley	A. J. Walters.
▲Ellijay*† Gilmer	J. P. Perry.
▲Fairburn*† Campbell	L. S. Roon.
▲Fayetteville*† Fayette	W. B. Hollingsworth.
Fitzgerald*† Irwin	L. KENNEDY.
Flovilla*† Butts	B. P. Bailey.
Flowery Branch*† Hall	See Gainesville.
▲Forsyth*† Monroe	R. L. Berner.
▲Fort Gaines*† Clay	W. A. Scott.
Fort Valley*† Houston	H. A. MATHEWS.
▲Franklin* Heard	W. S. Hubbard.
▲Gainesville*† Hall	DUNLAP & DUNLAP.
▲Georgetown* Quitman	T. L. Guerry.
▲Gibson*† Glascock	E. B. Rogers.
▲Greensboro*† Greene	J. B. Park, Jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*† Spalding	ROBERT T. DANIEL.
▲Hamilton*† Harris	B. H. Walton.
Harmony Grove*† Jack'n	R. L. J. Smith.
▲Hartwell*† Hart	A. E. McCurry.
▲Hawkinsville*† Pulaski	W. L. & WARREN GRICE.
Hazlehurst*† Appling	See Hawkinsville.
▲Hiawassee* Towns	J. H. Davis.
▲Hinesville*† Liberty	S. B. Brewton.
Hogansville*† Troup	Isaac Jackson.
▲Homer* Banks	See Gainesville.
▲Homerville*† Clinch	R. G. Dickerson.
▲Irwinton* Wilkinson	J. W. Lindsey.
▲Irwinville Irwin	T. J. Luke.
▲Isabella* Worth	See Sylvester.
▲Jackson*† Butts	M. P. HALL.
▲Jasper*† Pickens	J. W. Henley.
▲Jefferson* Jackson	J. C. Turner.
▲Jessup*† Wayne	D. M. Clark.
▲Jonesboro*† Clayton	W. M. Wright.
▲Knoxville*† Crawford	R. C. Le Sueur.
▲Lafayette* Walker	Lumpkin & Shattuck.
▲La Grange*† Troup	LONGLEY & LONGLEY.
Lavonia*† Franklin	See Carnesville.
▲Lawrencev'le*† Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*† Lee	Long & Son.
▲Lexington*• Oglethorpe	Joel Cloud.
▲Lincolnton* Lincoln	J. E. Strother.
▲Louisville*† Jefferson	Phillips & Phillips.
Lumpkin*† Stewart	J. T. HARRISON.
▲Macon*† Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*† Morgan	George & George.
▲Marietta*† Cobb	CLAY & BLAIR.
Marshallville*† Macon	See Oglethorpe.
Maysville*† Jackson	A. J. Griffin.
▲McDonough*† Henry	James F. Wall.
▲McRae*† Telfair	E. D. Graham.
▲Milledgeville*† Baldwin	D. B. SANFORD.
Millen*† Screven	Joah Holland.
Molina*† Pike	See Zebulon.
▲Monroe* Walton	B. S. Walker.
Montezuma*† Macon	Greer & Felton.
▲Monticello*† Jasper	J. D. Kilpatrick.
▲Morgan* Calhoun	L. G. Cartledge.
▲Moultrie*• Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*† Montgom'y	Geiger & Peterson.
▲Nashville* Berrien	William D. Bule.
▲Newman*† Coweta	STALLINGS & ORR.
▲Newton* Baker	A. S. Johnson.
Ocilla† Irwin	C. H. MARTIN.
▲Oglethorpe*† Macon	Greer & Felton.
Pelham*† Mitchell	See Camilla.
▲Perry*† Houston	W. C. Davis.
Poulan*• Worth	Frank Park.
▲Preston*† Webster	S. R. Stevens.
▲Quitman*† Brooks	J. G. McCall.
▲Reidsville* Tattnall	E. C. COLLINS.
Reynolds*† Taylor	W. E. Steed.
Richland*† Stewart	E. L. Stevens.
▲Ringgold*† Catoosa	J. H. Anderson.
Rochelle*† Wilcox	D. B. Nicholson.
▲Rome*† Floyd	FOUCHE & FOUCHE.
Rutledge*† Morgan	See Madison.
▲Sandersville*† Wash'ton	Evans & Evans.
▲Savannah*† Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*† Coweta	James W. Shell.
Sharon*† Taliaferro	See Washington.
Shellman*† Randolph	See Cuthbert.
Social Circle*† Walton	T. Spearman.
▲Sparta*† Hancock	W. H. Burwell.
▲Springfield Effingham	J. H. Hodge.
▲Springplace* Murray	C. L. Henry.
▲Statenville* Echols	See Valdosta.
▲Statesboro*† Bullock	Groover & Johnson.
▲St Mary's* Camden	See Brunswick.
▲Summerville*• Chattooga	J. M. Bellah.
▲Swainsboro*• Emanuel	H. R. Daniel.
▲Sylvania*• Screven	E. K. Overstreet.
Sylvester* Worth	J. G. Polhill.
▲Talbotton*† Talbot	J. M. Mathews.
Tallapoosa*† Haralson	Head & Head.
Tennille*• Washington	John C. Harmon.
▲Thomaston*† Upson	J. A. Cotten.
▲Thomasville*† Thomas	HANSELL & MERRILL.
▲Thomson*† McDuffie	John T. West.
Tifton*† Berrier	John Murrow.
Toccoa*† Habersham	JOHN W. OWEN.
▲Traders Hill Charlton	See Waycross.
▲Trenton*† Dade	See Chattanooga, Tenn.
Unadilla*† Dooly	J. L. Jones.
▲Valdosta*† Lowndes	DENMARK & ASHLEY.
▲Vienna*† Dooly	J. H. Woodward & Son.
Villa Rica*† Carroll	J. M. Moor.
▲Warrenton*† Warren	James Whitehead.
▲Washington*† Wilkes	COLLEY & SIMS.
▲Watkinsville*† Oconee	B. E. Thrasher.
▲Waycross*† Ware	TOOMER & REYNOLDS.
▲Waynesboro*† Burke	Lawson & Scales.
West Point*† Troup	R. A. S. Freeman.
Winder*† Jackson	W. H. Quarterman.
▲Wrightsville*† Johnson	A. F. Daley.
▲Zebulon*† Pike	G. D. Dominick.

IDAHO.

▲Albion* Cassia	J. C. Rogers.
▲Blackfoot*† Bingham	F. S. Dietrich.
¶▲Boise*† Ada	J. H. RICHARDS.
▲Caldwell*† Canyon	John C. Rice.
▲Challis* Custer	Milton A. Brown.
Coeur d'Alene*† Koot'ai	John B. Goode.
Genesee*† Latah	See Moscow.
Grangeville* Idaho	W. N. Scales.
▲Hailey*† Alturas	TEXAS ANGEL.
▲Idaho City* Boise	Carl Paine.
Idaho Falls*† Bingham	W. T. SMITH.
Juliaetta*† Latah	See Moscow.
Kendrick*† Latah	George W. Coutts.
▲Lewiston*• Nez Perces	E. O'NEILL.
▲Malad City* Oneida	GEO. E. GRAY.
Montpelier*† Bear Lake	J. C. Rich.
▲Moscow*† Latah	Forney, Smith & Moore.
▲MountainHome*† Elmore	W. C. Howie.
▲Mt. Idaho* Idaho	W. N. Scales.
Murray* Shoshone	See Wallace.
Nampa*† Canyon	Frank Estabrook.
▲Paris*† Bear Lake	Budge & White.
Payette*† Canyon	Charles B. Coxe.
▲Pocatello*† Bannock	EDEN & TERRELL.
▲Rathdrum*† Kootenai	Edwin McBee.
▲Salmon* Lemhi	John H. Padgham.
Salubria* Washington	O. F. Buse.
▲Shoshone*† Lincoln	Guy C. Barnum.
▲Silver City* Owyhee	Richard Cunningham.
▲St. Anthony*• Fremont	J. E. COCHRAN.
Wallace*† Shoshone	C. W. Beale.
Wardner*† Shoshone	J. E. Gyde.
▲Weiser*† Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*† Knox	A. K. Hardy.
Adair*† McDonough	See Macomb.
Albany*† Whiteside	D. S. Efner.
▲Albion*† Edwards	J. M. Campbell.
▲Aledo*† Mercer	BASSETT, MAIN & BASSETT.
Alexis*† Warren	Thomas R. Squires.
Allerton*† Vermilion	See Danville.
Alpha*† Henry	J. A. Widney.
Altamont*† Effingham	F. M. Schilling.
Alton*† Madison	H. S. BAKER.
Altona*† Knox	L. K. Byers.
Amboy*† Lee	W. E. Ives & Son.
Anchor*† McLean	See Bloomington.
Anna*† Union	H. F. BUSSEY.
Annawan*† Henry	W. H. Holzinger.
Antioch*• Lake	J. W. McDonald.
Apple River*† Jo Daviess	J. S. Lamont.
Arcola*† Douglas	Barricklow & Cofer.
Arenzville*† Cass	M. McClure.
Argenta*† Macon	See Decatur.
Armington*† Tazewell	See Bloomington.
Armstrong*† Vermilion	See Potomac.
Arrowsmith*† McLean	H. J. Thompson.
Arthur*† Moultrie	M. Watson.
Ashkum*† Iroquois	P. H. Carey.
Ashland*† Cass	S. A. Shortt.
Ashley*† Washington	See Nashville.
Ashton*† Lee	See Dixon.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† .....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Piatt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† ..... Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*†o .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	TURNER & HOLDER.
▲Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
▲Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refers to State Nat. Bk.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*† .....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† .....Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
Cairo*† .....Alexander	GREEN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†.....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†.....McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	W. S. LOWRY.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co, Chicago.
" ..... "	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†..... .....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†..... DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*†.....Lee	See Paw Paw.
Cooksville*† ....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†..... .....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†.... Hancock	J. H. Ranck.
Dalton City*†....Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.
Danvers*†.....McLean	See Bloomington.
▲Danville*• ....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	W. Ende.
▲Decatur*†.....Macon	JAMES M. LEE. Refers to Milliken National Bank.
Deer Creek*†...Tazewell	See Pekin.
DeKalb*†.....DeKalb	H. W. PRENTICE.
DeLand*†.....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divornon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dundee*•† ..... Kane	W. G. Sutlin.
Dunlap*•† ..... Peoria	See Peoria.
DuQuoin*•† ..... Perry	R. W. S. WHEATLEY.
Durand*•† .... Winnebago	See Rockford.
Dwight*•† ..... Livingston	ROMBERGER & SMITH.
Earlville*•†..... La Salle	See Ottawa.
East Dubuque*•† .Jo Dav.	See Galena.
East Lynn*•† .. Vermilion	See Danville.
Easton*•† ..... Mason	See Havana.
East St. Louis*•† .St. Clair	FRANK C. SMITH.
Edelstein*•† ..... Peoria	See Peoria.
Edinburg*•† ..... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	HADLEY & BURTON.
▲Effingham*•† ..Effingham	WOOD BROS.
Elburn*•†..... Kane	W. R. S. Hunter.
Eldorado*•† ..... Saline	J. C. Burnett.
Elgin*•† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† ...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*•† ..... Logan	See Lincoln.
Elliott*•† ..... Ford	See Paxton.
Ellisville†..... Fulton	See Canton.
Ellsworth*•† ..... McLean	See Bloomington.
Elmhurst*•† ..... DuPage	George Sawin.
Elmwood*•†..... Peoria	M. R. Sturtevant.
El Paso*•† ..... Woodford	J. F. BOSWORTH.
Emden*•† ..... Logan	See Lincoln.
Enfield*•† ..... White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*•†..... Gallatin	C. W. Wiedeman.
Erie*•† ..... Whiteside	William H. Allen.
Essex*•† ..... Kankakee	A. Gregson.
▲Eureka*•†..... Woodford	J. ALBERT BRIGGS.
Evanston*•† ..... Cook	W. G. ANKETT.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†.... Livingston	CARRITHERS & AGARD.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•†..... Douglas	See Tuscola.
Fairmount*•†.. Vermilion	See Danville.
Fairview*•†..... Fulton	James Ten Eyck.
Farina*•† ..... Fayette	A. T. Brasel.
Farmer City*•†.... DeWitt	HERRICK & HERRICK.
Farmersville*•†... Mont'g'y	See Springfield.
Farmington*•† ... Fulton	A. A. Luckey.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† ..... Shelby	C. W. Fall.
Fisher*•†..... Champaign	H. S. Kelley.
Fithian*•†..... Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† ..... Clay	Hoff & Hoff.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•†..... Livingston	See Pontiac.
Forest City*•†..... Mason	See Havana.
Forreston*•†..... Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•†..... Morgan	See Jacksonville.
Franklin Grove*•†..... Lee	See Dixon.
▲Freeport*•†.. Stephenson	W. N. CRONKRITE.
Fulton*•† ..... Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•†..... Knox	CARNEY, SHUMWAY & RICE. Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•†..... Henry	N. F. ANDERSON.
Gardner*•†..... Grundy	See Morris.
Geneseo*•† ..... Henry	GEORGE W. SHAW.
▲Geneva*•† ..... Kane	W. J. BROWN.
Genoa*•†..... De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•†..... Ford	LESLIE A. CRANSTON.
Gifford*•†..... Champaign	See Fisher.
Gillespie*•†..... Macoupin	See Carlinville.
Gilman*•† ..... Iroquois	C. N. Saum.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*•† ..... Adams	See Quincy.
GoodHope*•†McDonough	See Macomb.
Grafton*•† ..... Jersey	See Jerseyville.
Grand Ridge*•†... La Salle	See Ottawa.
Grant Park*• ..Kankakee	E. H. Buck.
Grayslake*•† ..... Lake	See Libertyville.
Grayville*•† ..... White	T. G. Parker.
Greenfield*•†..... Greene	BANDY & SULLIVAN.
Greenup*•†.. Cumberland	W. H. McDonald.
Greenview*•†..... Menard	R. L. Walker.
▲Greenville*•†..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† ..... McLean	C. M. Coyle.
Griggsville*•†..... Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*†..... Ford	See Gibson City.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† ..... Piatt	See Monticello.
Hamphire*•† ..... Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*•† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•†..... McHenry	A. W. Young.
Harvel*•† ... Montgomery	See Springfield.
Harvey*•† ..... Cook	I. J. MOUSER.
▲Havana*•† ..... Mason	H. R. NORTHRUP.
Hebron*•†..... McHenry	See Harvard.
▲Hennepin*..... Putnam	W. H. CASSON.
Henry*•†..... Marshall	Fred S. Potter.
Herrick*•† ..... Shelby	J. D. Burrus.
Herrin..... Williamson	See Marion.
Herscher*•†.... Kankakee	See Kankakee.
Heyworth*•† ..... McLean	See Bloomington.
Highland*•†..... Madison	Timothy Gruaz.
Highland Park*•† ... Lake	K. R. Smoot.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•†..... DeKalb	See Aurora.
Hindsboro*•† .... Douglas	See Tuscola.
Holcomb*•†..... Ogle	C. E. Oakes.
Homer*•†.... Champaign	R. C. Wright.
Hoopeston*•†.. Vermilion	DYER & WALBRIDGE.
Hopedale*•†..... Tazewell	See Pekin.
Hume*•†..... Edgar	T. J. Coffman.
Huntley*•†..... McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•†.... Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Irving*•†.... Montgomery	See Hillsboro.
Iuka*•†..... Marion	See Salem.
Ivesdale*•†.... Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•†..... Jersey	H. W. Pogue.
▲Joliet*•†..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† ..... Union	Karraker & Lingle.
Joy*•† ..... Mercer	See Aledo.
Kane*•† ..... Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† ..... Edgar	E. G. Rose.
Keithsburg*•† .... Mercer	M. T. Kirkpatrick.
Kenney*•† ..... DeWitt	Scroggin & Co.
Kewanee*•†..... Henry	BLISH & LAWSON.
Kings*•† ..... Ogle	See Rochelle.
Kingston*•† ..... DeKalb	See DeKalb.
Kinmundy*•† ..... Marion	John F. Donovan.
Kirkland*•†..... DeKalb	See Genoa.
Kirkwood*•† ..... Warren	George M. Nixon.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•†..... Marshall	E. D. RICHMOND.
Ladd*•† ..... Bureau	J. W. BLEE.
Lafayette*•† ..... Stark	See Toulon.
Lagrange*•†..... Cook	D. B. Lyman
La Harpe*•†..... Hancock	L. S. McCrory.
La Moille*•†..... Bureau	H. A. Stanard.
Lanark*•† ..... Carroll	C. W. Middlekauff.
La Rose*•†..... Marshall	R. M. Barnes.
La Salle*•†..... La Salle	HASKINS & PANNECK.
Latham*•† ..... Logan	F. A. Gassaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•†..... Ogle	George E. Johnson.
Lebanon ..... St. Clair	See Belleville.
Leland*•†..... La Salle	A. A. Clapsaddle.
Lemont*•† ..... Cook	Frank W. Welch.
Lena*•†..... Stephenson	A. J. Clarity.
Le Roy*•†..... McLean	E. D. RIDDLE.
▲Lewistown*•†..... Fulton	HARRY M. WAGGONER.
Lexington*•†..... McLean	A. B. Davidson.
Libertyville*•† ..... Lake	Paul MacGuffin.
▲Lincoln*•† ..... Logan	S. L. WALLACE.
Litchfield*•† Montgomery	J. H. ATTERBURY.
Little York*•†.... Warren	See Monmouth.
Loami*•† ..... Sangamon	D. I. Staley.
Lockport*•†..... Will	C. B. CHEADLE.
Loda*•† ..... Iroquois	Nathan P. Goodell.
London Mills*•†.. Fulton	M. T. Robinson.
Longview*•†. Champaign	See Champaign.
Lostant*•†..... La Salle	G. F. Bell.
▲Louisville*•† ..... Clay	John R. Bonney.
Lovington*•†.... Moultrie	A. W. Lux.
Ludlow *•†... Champaign	W. C. Smith.
Mackinaw*•†.... Tazewell	See Pekin.
▲Macomb*•† ..McDonough	NEECE & SON.
Macon*•† ..... Macon	See Decatur.
Mahomet*•† ..Champaign	See Champaign.
Makanda*•† ..... Jackson	See Murphysboro.
Malta*•† ..... DeKalb	D. F. Pease.
Manchester*•† ..... Scott	See Bluffs.
Manhattan*•† ..... Will	See Joliet.
Manito*•† ..... Mason	J. A. McComas.
Mansfield*•† ..... Piatt	C. F. Mansfield.
Manteno*•† .... Kankakee	Winfield S. Campbell.
Maple Park*•† ..... Kane	See Elburn.
Maquon*•† ..... Knox	E. L. Swigart.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... La Salle	See Ottawa.
▲Marshall*† ..... Clark	GRAHAM & TIBBS.
Martinsville*† ..... Clark	H. Gasaway.
Marysville. .... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	CHARLES BENNETT.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† .... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... La Salle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	C. A. Tatman.
▲Morris*† ..... Grundy	E. SANFORD.
▲Morrison*† ..... Whiteside	SMITH & DANIELS.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	ORION M. GROVE.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	F. L. Tomlinson.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove .... Bond	See Greenville.
▲Murphysboro*† .. Jackson	R. J. McELVAIN.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*† ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Buda.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† .... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... La Salle	RECTOR C. HITT.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*• ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.
Pearl* ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† ..... Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
" ..... "	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... La Salle	F. T. BEERS.
▲Petersburg*† ..... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbelter.
Plano*† ..... Kendall	TURPIN & DARNELL.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† .... Livingston	HARRY G. GREENEBAUM.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*† McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	OWEN G. LOVEJOY.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Kicker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† .... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† .. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W. S. Phillips.
Roanoke*† .... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... La Salle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	W. F. DOW.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
▲Secor*† ..... Woodford	See Eureka.
Seneca*† ..... La Salle	C. H. R. Thomas.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*† . Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... LaSalle	See La Salle.
Sherrard† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M. Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† ..... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† .... Cook	See Chicago.
South Evanston*† ... Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*† ..Bureau	A. R. GREENWOOD.
Stanford*† .....McLean	See Bloomington.
Staunton*† ....Macoupin	R. E. DORSEY.
St. Anne*† ....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	CHARLES A. MILLER.
St. Elmo*† .....Fayette	See Vandalia.
St.Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†..Champaign	See Champaign.
Sterling*† ... Whiteside	I. L. WEAVER.
Stewardson*†.....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*†...Jo Daviess	W. S. Eaton.
Stone Fort*† .....Saline	See Harrisburg.
Stonington*† ..Christian	See Taylorville.
Streator*† .....La Salle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Subletts*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	JOHN R. EDEN.
Sumner*† .....Lawrence	Lewis & Sumner.
▲Sycamore*† .....DeKalb	CARNES & DUNTON.
Table Grove*† ....Fulton	William S. Hipsley.
Tallula*† .....Menard	J. J. Baker.
Tamaroa*† .....Perry	See DuQuoin.
Tampico*† ....Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*† .....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*† .....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*† ....Cumberland	CHARLES M. CONNOR.
Tolono*† .....Champaign	W. A. Perkins.
Toluca*† .....Marshall	See Lacon.
Tonica*† .....La Salle	Gunn & Gunn.
▲Toulon*† .....Stark	Allen P. Miller.
Tremont*† .....Tazewell	See Pekin.
Trenton*† .....Clinton	W. S. Louden.
Triumph*† ..... La Salle	See Mendota.
Troy*† .....Madison	See Edwardsville.
▲Tuscola*† .....Douglas	N. C. LYRLA.
Union Hill†...Kankakee	See Kankakee.
▲Urbana*† ....Champaign	CUNNINGHAM & BOGGS.
Utica*† .....La Salle	J. B. Cunniff.
▲Vandalia*† .....Fayette	S. A. PRATER.
Varna*† .....Marshall	See Lacon.
Vermont*† .....Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*† .....Johnson	Whitnell & Gillespie.
Viola*† .....Mercer	See Aledo.
Virden*† .....Macoupin	H. C. Simons.
▲Virginia*† .....Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*† .....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† .....Jo Daviess	W. H. Glasgow.
Warrenburg*† ....Macon	See Decatur.
Warsaw*† .....Hancock	W. N. GROVER.
Washburn*† ..Woodford	George P. Gill.
Washington*† ..Tazewell	John W. Dougherty.
Wataga*† .....Knox	See Galesburg.
▲Waterloo*† .....Monroe	JOSEPH W. RICKERT.
Waterman*† .....De Kalb	See Sycamore.
▲Watseka*† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*† .....Lake	R. W. COON.
Waverly*† .....Morgan	Hamilton & Etter.
Waynesville*†...De Witt	See Clinton.
Weldon*† .....De Witt	See Clinton.
Wellington*† ....Iroquois	See Watseka.
Wenona*† .....Marshall	J. H. Jackson.
West Brooklyn*† .....Lee	See Paw Paw.
West Chicago*†.Du Page	C. D. Clark.
Westfield*† .....Clark	J. D. Hemphill.
West Pullman*† ....Cook	See Chicago.
West Salem*† ..Edwards	See Albion.
▲Wheaton*† .....Du Page	WILLIAM NUNN.
White Hall*† .....Greene	Mark Meyerstein.
Williamsfield*† ....Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† .....Shelby	Amos Walker.
Winnetka*† .....Cook	Carlton Prouty.
Winslow*†...Stephenson	See Freeport.
Woodbull*† .....Henry	W. W. White.
▲Woodstock*† ..McHenry	V. S. LUMLEY.
Wyanet*† .....Bureau	See Princeton.
Wyoming*† .....Stark	Frank Thomas.
Xenia*† .....Clay	W. S. Morgan.
Yates City*† .....Knox	See Galesburg.
▲Yorkville*† .....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† .....Fulton	See Rochester.
Albany*† .....Delaware	O. Dowden.
▲Albion*† .....Noble	L. W. WRIGLEY.
Alexandria*† ...Madison	SHANNON & RIZER.
Ambia*† .....Benton	W. Lee Bartlett.
▲Anderson*† .....Madison	WILLIAM S. DIVEN.
▲Angola*† .....Steuben	BEST, BRATTON & YOTTER.
Arcadia*† .....Hamilton	Thomas J. Bishop.
Argos*† .....Marshall	C. E. Shoemaker.
Ashley*† .....Steuben	Thomas Wichwire.
Atlanta..... Hamilton	See Cicero.
Attica*† .....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† .....De Kalb	ROBY & HARPER.
Aurora*† .....Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† .....Lawrence	BROOKS & BROOKS.
Bern*† .....Adams	Kelly & Moran.
▲Bloomfield*† .... Greene	CAVINS & HENDERSON.
▲Bloomington*† ..Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† .....Benton	A. B. McAdams.
Bourbon*† .....Marshall	J. D. Chaplin.
▲Brazil*† .....Clay	RAWLEY & HUTCHISON.
Bremen*† .....Marshall	S. J. Hayes.
Bristol*† .....Elkhart	Harvey W. Kautz.
Brook*† .....Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*† .....DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† .....Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† .....Perry	C. A. WEATHERS.
Carlisle*† .....Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† .... Vermillion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† .....Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† ...Whitley	John W. Orndorf.
Cicero*† .....Hamilton	P. J. Faris.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† .... Vermillion	J. A. Wittermood.
Colfax*† .....Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	COOPER & COOPER.
▲Connersville*† ..Fayette	FLORA & BROADDUS.
Converse*† .....Miami	Fred P. Clark.
Corunna*† .....DeKalb	See Waterloo.
▲Corydon*.....Harrison	T. J. Wilson.
▲Covington*† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
Crown Point*† ..... Lake	J. KOPELKE.
Culver*•..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*† .....Delaware	J. M. Fenwich.
Dana*† ..... Vermillion	E. B. James.
▲Danville*† ....Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	W. H. Younts.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† ....Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† .....Benton	Fraser & Isham.
East Chicago*† .....Lake	B. M. Cheney.
Eaton*† .....Delaware	W. H. Younts.
Edinburg*† .....Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† .....Elkhart	LEVY CHAMBERLAIN.
Ellettsville*† ....Monroe	See Bloomington.
Elwood*† .....Madison	WARD L. ROACH.
▲English*† .....Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† ....Randolph	David Wasson.
Flora*† ..... Carroll	W. A. Pruitt.
Fort Branch*†.... Gibson	Mark L. Harris.
Fortville*† .....Hancock	John C. Jenkins.
Fort Wayne*† .....Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*† .....Benton	FRAZER & ISHAM.
Francesville*† ...Pulaski	C. W. Barker.
▲Frankfort*† .....Clinton	J. C. FARBER.
Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† .....Madison	J. O. Barrett.
Fremont*† .....Steuben	J. G. Yeagley.

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Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	D. A. MYERS.
Greentown*† .....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .....Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† .....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER & BRANYAN.
Idaville*.....White	See Monticello.
¶Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† .....Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲La Grange*† .La Grange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	OSBORN & SALLWASSER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† .....La Grange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ..Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	See Elkhart.
▲Nashville* .....Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*†. St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. KINSEY.
New Harmony*† .Posey	A. D. JONES.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermillion	Conley and Whittock.
New Richmond*†. M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*†.....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*†. Vermillion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village.....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	CORNELIUS CORWIN.
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	JACKSON & STARR.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. D. Van Buskirk.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	R. E. ROBERTS.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† .....Rush	MORRIS, INNIS & MORGAN.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOVER.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† LaGrange	J. W. Nusbaum.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* .....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† ..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† ..... Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*† ..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ....Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M't'gomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	J. E. Hodgin.
West Lebanon*•†.Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•† ..... Lake	F. N. Gavit.
▲Williamsport*•†..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	WARREN W. BORDERS.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•† .....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† .....White	George F. Baker.
Wolcottville*•†.Lagrange	Isaac Collins.
Worthington*•† ..Greene	H. C. Shaw.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†Cherokee Nation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*•† ....Choctaw Na.	Charles K. McPherson.
Checotah*•†.... Creek Na.	See Muscogee.
Chelsea*•†...Cherokee Na.	D. G. Elliott.
Chickasha*•† Ch'k's'wNa.	WELBORNE & SHEPHERD.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	H W. Fielding.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•† ..Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	See South McAlester.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T. A. SANSON, JR.
Nowata*•†. Cherokee Na.	E. B. Lawson.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	See Tulsa.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•† ...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†.Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† .....Dallas	P. S. HARRIS.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†.....Hardin	Furry Bros.
Alexander*•† ....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†.....Butler	W. S. Montgomery.
Almoral*•† .....Delaware	See Manchester.
Alta*•† .....BuenaVista	H. F. Schultz.
Altavista*•†...Chickasaw	See New Hampton.
Alton*•†.....Sioux	G. W. Pitts.
Altoona*•† .....Polk	See Des Moines.
Alvord*•† .....Lyon	J. D. Stewart.
Ames*•†.....Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•†..... .....Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Aplington*•†.....Butler	F. B. Royce.
Arcadia*•†.....Carroll	See Carroll.
Archer*•† .....O'Brien	See Primghar.
Arion*•†.....Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† .....Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	JOHN H. MOSIER.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† .....Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† .....Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•†.....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† .....Grundy	See Grundy Center.
▲Bedford*•† .....Taylor	FLICK & JOHNSTON.
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†...Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† .....Page	Frank Hooker.
Blencoe*•†.....Monona	See Onawa.
Blockton*•†.....Taylor	FRANK WISDOM.
▲Bloomfield*•†.....Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†..Van Buren	See Keokuk.
Bondurant*•† .....Polk	See Des Moines.
▲Boone*•† .....Boone	WHITAKER & DALE.
Boyden*•† .....Sioux	John Connell.
Braddyville*•† .....Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•†.....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† .....Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•† .....O'Brien	See Primghar.
Cambridge*•†.....Story	M. M. Keller.
Cantril*•† .....Van Buren	Henry T. Cox.
Carlisle*•† .....Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•†.....Monona	See Onawa.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*•†.....Linn	H. C. Fruity.
▲Centerville*•†..Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*•†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† .....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•†.....Wright	EAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Collins*† ..... Story	See Rhodes.
Colo*† ..... Story	See Nevada.
Columbus Junc.*† Louisa	F. M. MOLSBERRY.
Conrad*† ..... Grundy	W. A. Eckles.
Conway*† ..... Taylor	A. A. Leachey.
Coon Rapids*† ... Carroll	J. W. Lee.
▲Corning*† ..... Adams	D. H. MEYERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† ..... Hancock	C. R. Wood.
▲Corydon*† ..... Wayne	HART & POSTON.
▲Council Bluffs*† Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† ..... Howard	REED & REED.
▲Creston*† ..... Union	SULLIVAN & SULLIVAN.
Crystal Lake ..... Hancock	See Garner.
Cumberland*† ..... Cass	Curtis, Follett & Curtis.
Curlew*† ..... Palo Alto	See Emmetsburg.
Cushing*† ..... Woodbury	See Holstein.
Cylinder*† ..... Palo Alto	See Emmetsburg.
▲Dakotah*† ..... Humboldt	A. D. Bicknell.
Dallas Center*† ... Dallas	See Adel.
Dana*† ..... Greene	See Jefferson.
Danbury*† ... Woodbury	C. W. Piersol.
Danville*† ... Des Moines	See Burlington.
▲Davenport*† ..... Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† ..... Decatur	J. H. Kling.
Dayton*† ..... Webster	J. H. Lindberg.
Decatur*† ..... Decatur	JOHN S. SHIELD.
▲Decorah*† .. Winneshiek	H. F. BARTHELL.
Dedham*† ..... Carroll	See Carroll.
Deep River*† . Poweshiek	See Montezuma.
Defiance*† ..... Shelby	See Harlan.
Delhi*† ..... Delaware	E. C. Perkins.
Delmar*† ..... Clinton	See Clinton.
Delta*† ..... Keokuk	See Sigourney.
▲Denison*† ..... Crawford	I. V. JACKSON.
Derby*† ..... Lucas	J. A. Penick.
¶▲Des Moines*† ..... Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
De Soto*† ..... Dallas	See Adel.
De Witt*† ..... Clinton	R. B. WOLFE.
Dexter*† ..... Dallas	E. T. Short.
Diagonal*† ..... Ringgold	E. H. Stringham.
Dickens*† ..... Clay	T. J. O'Donnell.
Dixon*† ..... Scott	See Wheatland.
Dolliver ..... Emmet	See Armstrong.
Donnellson*† ..... Lee	See Fort Madison.
Doon*† ..... Lyon	John P. Tinley.
Dow City*† ... Crawford	See Denison.
Dows*† ..... Wright	I. C. Fenninger.
▲Dubuque*† ..... Dubuque	MATTHEWS, LINDSAY & FRANTZEN. Refer to any banker or jobber in Dubuque.
Dumont*† ..... Butler	See Allison.
Duncombe*† ... Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† ..... Harrison	Stanley E. Wilmot.
Durant*† ..... Cedar	D. H. Smoke.
Dyersville*† ..... Dubuque	A. M. UTT.
Dysart*† ..... Tama	See Vinton.
Eagle Grove*† ... Wright	McGRATH & BRYAN.
Earlham*† ..... Madison	C. B. Johnson.
Earling*† ..... Shelby	See Harlan.
Earlville*† ..... Delaware	W. I. Millen.
Early*† ..... Sac	See Sac City.
East Peru*† ..... Madison	See St. Charles.
Eddyville*† ..... Wapello	W. R. Nelson.
Edgewood*† ..... Clayton	L. B. Blanchard.
Elberon*† ..... Tama	E. P. Scrable.
Eldon*† ..... Wapello	J. E. Varnum.
▲Eldora*† ..... Hardin	H. L. HUFF.
Eldridge*† ..... Scott	See Davenport.
Elgin*† ..... Fayette	L. J. Paldo.
▲Elkader*† ..... Clayton	W. A. Preston.
Elkport*† ..... Clayton	See Elkader.
Elliott*† ... Montgomery	T. W. Craig.
Ellston*† ..... Ringgold	See Diagonal.
Ellsworth*● ..... Hamilton	See Webster City.
Elma*† ..... Howard	H. L. Spaulding.
Emerson*† ..... Mills	See Carson.
▲Emmetsburg*† Palo Alto	C. E. COHOON.
Epworth*† ..... Dubuque	See Dubuque.
Essex*† ..... Page	John S. Holland.
▲Estherville*† ..... Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	M. Fell.
Exira*† ..... Audubon	W. R. Copeland.
▲Fairbank*† ..... Buchanan	See Independence.
▲Fairfield*† ..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Dyersville.
Farmington*† Van Buren	W. D. McCORMICK.
Farnhamville*† . Calhoun	See Rockwell City.
Farragut*† ..... Fremont	See Hamburg.
Fayette*† ..... Fayette	T. D. Peterman.
Fenton ..... Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*† ..... Floyd	See Charles City.
Fonda*† ..... Pocahontas	W. H. Healy.
Fontanelle*† ..... Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
Ft. Atkinson*† Win'eshi'k	See Decorah.
▲Fort Dodge*† ... Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	HENRY S. BUESCHER.
Foster*† ..... Monroe	See Albia.
Fostoria*● ..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*† ..... Mahaska	See Oskaloosa.
Galt*† ..... Wright	See Clarion.
Galva*† ..... Ida	C. B. Mote.
Garden Grove* .. Decatur	S. H. Amos.
Garner*† ..... Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† ..... Kossuth	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*† Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. B. WOODRUFF.
Glidden*† ..... Carroll	K. W. Marean.
Goldfield*† ..... Wright	W. C. Dewel.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† .. Palo Alto	See Emmetsburg.
Grafton*† ..... Worth	See Northwood.
Grand Junction*† Greene	W. W. Turner.
Grand River*† .. Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Sceabe.
▲Greenfield*† ..... Adair	J. A. STOREY.
Grimes*† ..... Polk	See Des Moines.
Grinnell*† .... Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*● . Grundy	R. J. WILLIAMSON.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† ..... Fremont	Hammond & Stevens.
▲Hampton*† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottawatomie	See Avoca.
Hanlontown ..... Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*† ..... Shelby	T. R. MOCKLER.
Harper*† ..... Keokuk	See Sigourney.
Harris*† ..... Osceola	Dean & Belknap.
Hartley*† ..... O'Brien	J. W. WALTER.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	Y. E. Dibble.
Hayfield*† ..... Hancock	See Garner.
Hazleton*† ... Buchanan	E. R. Prindle.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Glenwood.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	See Sioux City.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	E. R. Seaton.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	See Sheldon.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	See Hamburg.
▲Independence*† Buchan'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† ..... Johnson	A. E. SWISHER.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamica ..... Guthrie	See Perry.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	OWEN LOVEJOY.
Jesup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† .... Washington	W. H. Palmer.
Kanawha ..... Hancock	See Britt.
Kamrar*† ..... Hamilton	See Webster City.
Kellerton*† ..... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† ..... Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Kent*† ..... Union	See Creston.
Keokuk*† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†. Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Kiron*..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*†... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	G. W. Crozier.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Leon.
Lester* ● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† .... Howard	C. N. Flagler.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	C. L. Ward.
Lisbon*† ..... Linn	W. M. Wittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† ..... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
Lu Verne*† ..... Kossuth	Charles W. Goodwin.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia*..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	THOMAS H. BOYLAN.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† ..... Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*† .... Floyd	C. F. Beelar.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFEN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	J. M. WHITAKER. Refers to any bank in the city.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*†. Cerro G'do	BLYTHE & MARKLEY.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See Oelwein.
McCallsburg*† ..... Story	F. B. Noble.
McGregor*† ..... Clayton	A. Chapin.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*†. Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.

Town and County.	Name.
Meservey*●.. Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*†* ..... Dickinson	J. L. Bascom.
Miller*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† ... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead* ..... Monona	See Onawa.
Morawia*† ..... Appanoose	A. B. Horn.
Morning Sun*† .... Louisa	Courts & Curran.
Moulton*† .. Appanoose	J. R. Barkley.
Mount Auburn*†. Benton	See Vinton.
▲Mount Ayr*† .. Ringgold	R. F. ASKREN.
▲Mount Pleasant*†. Henry	BABB & BABB.
Mount Union*† .... Henry	See Mount Pleasant.
Mount Vernon*● ..... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*† ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† ..... Chickasaw	Springer, Clary, & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bardsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*†. Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† .. Butler	See Allison.
New Liberty*● ..... Scott	See Durant.
New London*† .... Henry	L. W. Christsinger.
New Market*† ..... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*† .. Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*†..... Adams	See Villisca.
Nora Springs*† .... Floyd	Fred Haynes.
North English*† .... Iowa	J. D. Butler.
Northwood*† ..... Worth	M. A. Collinger.
▲Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wapello.
Ocheyedan*† .... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Helsell.
Oelwein*† ..... Fayette	ANDERS & ELLIOTT.
Ogden*† ..... Boone	E. M. Andrews.
Olds*† ..... Henry	See Mt. Pleasant.
Olin*† ..... Jones	B. J. Lancamp.
▲Onawa*† ..... Monona	CHARLES E. UNDERHILL.
Onslow*† ..... Jones	See Anamosa.
▲Orange City*† ..... Sioux	G. W. PITTS.
Orient*† ..... Adair	See Greenfield.
▲Osage*† ..... Mitchell	GALEN F. HUMBERT.
▲Osceola*† ..... Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† .. Mahaska	W. W. HASKELL.
Ossian*† ..... Winneshiek	M. J. Carter.
Otta*† ..... Woodbury	Cutting & Willett.
Ottosen*† ..... Humboldt	See Dakota.
▲Ottumwa*† ..... Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*† ..... Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ... Jefferson	See Fairfield.
Panama*† ..... Shelby	See Harlan.
Panora*† ..... Guthrie	J. W. Morris.
Parkersburg*† ... Butler	Cartright, Arbuckle & Evans.
Parnell*† ..... Iowa	See Williamsburg.
Paton*† ..... Greene	See Jefferson.
Paullina*† ..... O'Brien	David Algyer.
Pella*† ..... Marion	P. H. BOUSQUET.
Percival*† ..... Fremont	See Hamburg.
Perry*† ..... Dallas	CARDELL & GIDDINGS.
Persia*† ..... Harrison	See Avoca.
Peterson*† ..... Clay	E. W. Fillmore.
Pierson*† ..... Woodbury	See Correctionville.
Pilot Mound*† .... Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† ..... Bremer	See Waverly.
Pleasanton*† ..... Decatur	See Leon.
Pleasantville*†.. Marion	See Knoxville.
Plover*† ..... Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*. Pocahontas	W. C. Ralston.
Pomeroy*† ..... Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Pringhar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*†..... Ringgold	J. M. Bellamy.
Redfield*†.....Dallas	See Adel.
▲Red Oak*†.Montgomery	R. W. BEESON.
Reinbeck*†.....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*†.....Marshall	Thomas Watts.
Riceville*†.....Mitchell	B. N. Hendricks.
Richland*†.....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*†.....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*†.....Floyd	C. S. Moore.
▲Rock Rapids*†.....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*†.... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*†.....Palo Alto	See Ruthven.
Rodney*†.....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*†..... Wright	See Clarion.
Rudd*†..... Floyd	See Charles City.
Russell*†..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*†.....Delaware	See Manchester.
Sabula*†.....Jackson	George R. Hilsinger.
▲Sac City*†.....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*†.....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† .....Sac	A. P. Searle.
Schleswig .....Crawford	See Denison.
Scranton*†.....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*†.....Wayne	See Corydon.
Shannon City*†....Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† .....Polk	See Des Moines.
Sheldon*†.....O'Brien	G. T. WELLMAN.
Shell Rock*†.....Butler	G. A. McIntyre.
Shellsburg*†.....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*†.....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*†..... Mills	See Glenwood.
Sioux Center*†.....Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*• .....Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*†.....Buchanan	See Independence.
St. Ansgar*† ....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*†.....Ceder	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*†.....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .... Hamilton	See Webster City.
Strawberry Point*†Clt'n	A. R. Cole.
Struble*†.....Plymouth	See Le Mars.
Stuart*†.....Guthrie	F. O. HINKSON.
Sully*†.....Jasper	See Newton.
Sumner*†..... Bremer	W. R. McClure.
Superior*†.... Dickinson	See Spirit Lake.
Sutherland*†..... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*†.....Marion	E. Stout.
Swea City*†.....Kossuth	J. M. Dye.
Tabor*†..... Fremont	L. A. Hill.
Tama*†.....Tama	See Toledo.
Templeton*†..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*†..Winnebago	John A. Hyndman.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*†..... Ringgold	See Mt. Ayr.
▲Tipton*†.....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*†.....Bremer	See Waverly.
Truro*†.....Madison	See New Virginia.
Union*†..... Hardin	E. W. Lundy.
University Place*..Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*†..... Monona	Richard & McMaster.
Vail*†.....Crawford	M. V. O'Hare.
Valley Junction*†.. Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura•... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*†.. Montgomery	F. P. GREENLEE.
Vincent*†.....Webster	See Ft. Dodge.
▲Vinton*†..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*†.....Linn	See Marion.
Wallingford .....Emmet	L. Woods.
Wall Lake*†.....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wa, ello*† ..... Louisa	L. A. & R. L. REILEY.
▲Washington*†. Wash'ton	MARSH W. BAILEY.
Washta*†..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*†.....Benton	See Marengo.
Waucoma*..... Fayette	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*†..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*†..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*†.....Kossuth	Bonar & Fellows.
West Bend*†.. Palo Alto	G. C. Hoover.
West Branch*†.... Cedar	George C. Hoover.
Westfield.....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*†..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†....Fayette	AINSWORTH & AINSWORTH.
What Cheer*†....Keokuk	T. C. LEGOE.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†.....Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†...Buchanan	See Independence.
Wiota*† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Wolcott* ..... Scott	See Davenport.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*† .... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†.....Jones	W. I. CHAMBERLAIN.
Yale*† .....Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*†..... Story	See Nevada.

KANSAS.

▲Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*† ..... Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Arcadia*† ..... Crawford	O. S. Henderson.
Argentine*† .. Wyandotte	See Kansas City, Mo.
Argonia*† ..... Sumner	E. W. Springer.
Arkansas City*† . Cowley	NORMAN BARKER.
Arlington*† ..... Reno	Austin O. Hays.
▲Ashland*† ..... Clark	H. J. Bone.
▲Atchison.*† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† ..... Smith	See Smith Center.
Attica*† ..... Harper	J. D. Bradley.
▲Atwood*† ..... Rawlins	J. P. Noble.
Augusta*† ..... Butler	See El Dorado.
Axtell*† ..... Marshall	See Marysville.
Baileyville*† .... Nemaha	See Seneca.
Baldwin*† ..... Douglas	See Lawrence.
Barnard*† ..... Lincoln	See Lincoln.
Barnes*† .... Washington	See Washington.
Baxter Springs*† Cher'o	W. H. Hornor.
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*† ... Sumner	Forney & Wilson.
▲Belleville*† ..... Republic	B. T. Bullen.
▲Beloit*† ..... Mitchell	FRANK A. LUTZ.
Bennington*† .... Ottawa	See Minneapolis.
Bern*† ..... Nemaha	See Seneca.
Blue Mound*† ..... Linn	C. F. Nesley.
Blue Rapids*† .. Marshall	H. A. Russell.
Bluff City*† ..... Harper	W. T. Cowgill.
Bonner Springs Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	See Yates Center.
Burden*† ..... Cowley	S. J. Day.
Burlingame*† ..... Osage	J. T. PRINGLE.
▲Burlington*† ..... Coffey	E. N. CONNAL.
Burr Oak*† ..... Jewell	D. J. Coy.
Burrton*† ..... Harvey	W. L. Dailey.
Bushton*† ..... Rice	G. F. Hauser.
Caldwell*† ..... Sumner	BURNETT & SIMONS.
Caney*† .... Montgomery	Porter & Barr.
Canton*† ..... McPherson	See McPherson.
Carbondale*† ..... Osage	C. T. Neihart.
Cawker City*† .. Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† ..... Nemaha	P. L. Burlingame.
Chanute*† ..... Neosho	C. A. COX.
Chapman*† ... Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† ..... Sedgwick	See Wichita.
Cherokee*† .... Crawford	E. A. Perry.
Cherryvale*† . Montg'ery	J. W. Holdren.
Chetopa*† ..... Labette	A. R. Bell.
▲Cimarron*† ..... Gray	William Hoover.
Circleville*† .... Jackson	R. Hoffhines.
Claflin*† ..... Barton	See Great Bend.
▲Clay Center*† ..... Clay	STACKPOLE & GATES.
Clearwater*† .. Sedgwick	See Wichita.
Clifton*† .... Washington	Hamilton & Harmon.
Clyde*† ..... Cloud	C. W. VAN DE MARK.
Coffeyville*† .. Montg'ery	DOOLEY & KEITH.
▲Colby*† ..... Thomas	Joseph A. Gill.
▲Coldwater*† .. Comanche	C. M. Myers.
Colony*† ..... Anderson	M. A. Carmichael.
▲Columbus*† ... Cherokee	C. A. McNEILL.
Colwich*† .... Sedgwick	George W. Steenwood.
▲Concordia*† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*† Sum'r	See Wellington.
Corning*† ..... Nemaha	See Seneca.
▲Cottonwood Falls*† . Ch'e	S. B. WOOD.
▲Council Grove*† . Morris	J. K. OWENS.
Courtland*† .... Republic	C. A. Kimball.
Cuba*† ..... Republic	John Brown.
Delphos*† ..... Ottawa	J. W. Barker.
Dentonville*† . Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*† ..... Lane	J. S. SIMMONS.
▲Dodge City*† ..... Ford	SUTTON & MADISON.
Douglass*† ..... Butler	W. P. Knotts.
Downs*† ..... Osborne	J. A. Travers.
Dunlap*† ..... Morris	J. B. Lamb.
Edgerton ..... Johnson	See Olathe.
Edna*† ..... Labette	J. S. Hileman & Son.
Effingham*† .... Atchison	See Atchison.
▲Eldorado*† ..... Butler	H. W. SCHUMAKER.
Elk City*† . Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† ..... Ellis	See Hays.
▲Ellsworth*† ... Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*† ..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† ..... Douglas	O. G. Richards.
Eureka*† .... Greenwood	D. B. FULLER.
Everest*† ..... Brown	R. C. Jones.
▲Fairview*† ..... Brown	Newton & Newton.

Town and County.	Name.
Fall River*† . Greenwood	See Fredonia.
Florence*† ..... Marion	See Marion.
▲Fort Scott*† .... Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*† .... Marshall	Gregg & Gregg.
Frederick*† ..... Rice	See Lyons.
▲Fredonia*† ..... Wilson	WILLITS & COOPER.
Fulton*† ..... Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	JOHN R. SAPP.
▲Garden City*† .... Finney	H. F. Mason.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† ..... Anderson	N. L. BOWMAN.
Gaylord*† ..... Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† ..... Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† .... Mitchell	See Beloit.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† .... Sherman	JOHN HARTZLER.
▲Grove*† ..... Gove	O. B. Jones.
▲Great Bend*† ..... Barton	F. V. RUSSELL.
Greeley*† ..... Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† . Washington	W. P. Mudgett.
▲Greensburg*† ..... Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum*† ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
▲Hartland*† ..... Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† . Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	P. L. Thurman.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† ..... Doniphan	JAMES L. ALLEN.
▲Hill City*† ..... Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ... Ellsworth	See Ellsworth.
▲Holton*† ..... Jackson	J. S. RENOYER.
Hope*† ..... Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Horton*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton* ..... Stevens	A. W. Lamkin.
Humboldt*† ..... Allen	G. A. Amos.
Huron*† ..... Atchison	G. W. Stahler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† ..... Clay	See Clay Centre.
▲Independence*† Montg'y	LUTHER FREEMAN.
Inman*† ..... McPherson	See McPherson.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*† ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ... Geary	THOMAS DEVER.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† .... Atchison	See Atchison.
Lane*† ..... Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	F. J. SAVAGE. Refers to Merchants National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† . McPherson	See McPherson.
Linn*† ..... Washington	See Clifton.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† .... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	S. BURKHOLDER.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*• ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† .... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† ..... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	W. F. Hague.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† . Shawnee	G. Nichols.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† .. Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	FRANK M. SHERIDAN.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	F. H. FOSTER.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† .... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CURRAN & CURRAN.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*• ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† .... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal, Jr.
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Salina*† ..... Saline	R. A. LOVITT.
▲Santa Fe*† ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	T. F. Egan.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† ..... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses* ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Berry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. R. Gause.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† .... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† .... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank. THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*• ..... Shelby	See Shelbyville.
▲Barbourville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*• ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

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Town and County.	Name.
▲Booneville*..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	WRIGHT & McELROY.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*●.....Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*†..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside..... Pulaski	See Somerset.
Butler*†.....Pendleton	See Falmouth.
▲Cadis*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*†..Henry	See New Castle.
▲Campbellsville*†..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*†.... Grayson	N. C. Tilford.
▲Carlisle*†..... Nicholas	Thomas Owens.
▲Carrollton*●.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*†.....Boyd	Thomas R. Brown.
Cave City*†.....Barren	J. Robert White.
Central City*†. Muhlberg	J. Y. Thomas, Jr.
Clay City*†.....Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skilliman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*†.... Hickman	See Clinton.
Corbin*†..... Whitley	See Williamsburg.
Corinth*†..... Grant	See Williamstown.
Corydon*†...Henderson	Merritt & Alvis.
Covington*†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*†.....Grant	B. F. Menefee.
▲Cynthiana*†.... Harrison	EVANS & PETERSON.
▲Danville*†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon*.....Webster	F. M. Baker.
Dry Ridge*†.....Grant	J. G. Blackburn.
▲Eddyville*†.....Lyon	T. J. Watkins.
▲Edmonton*.....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† .....Todd	PERKINS & TRIMBLE.
Eminence*† .....Henry	J. C. Gordon.
Erlanger*†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*†...Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*†.....Ohio	See Hartford.
¶▲Frankfort*†... Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†..... Simpson	GEORGE C. HARRIS.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*†..... Fulton	Ed. Thomas.
▲Georgetown*†.....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*●..... Carroll	James O. Bersatt.
▲Glasgow*●..... Barren	W. L. Porter.
Glencoe*†..... Gallatin	See Warsaw.
▲Grayson*†.....Carter	H. D. Gregory.
▲Greensburg*†..... Green	W. F. CANTRILL.
▲Greenup*†..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*● .....Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*.....Harlan	B. M. Lee.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard*..... Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*†.....Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	FRANK RIVES.
Horse Cave*†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.....Kenton	See Covington.
▲Irvine*†..... Estell	Ridell & Ridell.
Irvington*† Breck'ridge	See Hardinsburg.
▲Jackson*†..... Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville ..... Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa*†..... Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*†.....Oldham	A. T. Ladd.
▲Lancaster*†..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*†..... Marion	J. McCHORD.
Lebanon Junc.*†. Bullitt	Robert Zimmerman.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*†..... Logan	J. C. Sneed.
Lewisport*†....Hancock	B. H. Poindexter
▲Lexington*†.....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*†.....McLean	See Calhoun.

Town and County.	Name.
▲London*† .....Laurel	W. S. JACKSON.
▲Louisa*†.....Lawrence	A. J. Garred.
▲Louisville*†.....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
▲Madisonville*†..Hopkins	J. F. DEMPSEY.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*†.....Crittenden	James & James.
▲Mayfield*†.....Graves	Lee & Hester.
▲Maysville*† .....Mason	MILTON JOHNSON.
▲McKee* .....Jackson	See A. Holcomb.
Middlesboro*†.....Bell	M. H. RHORER.
Midway*†..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey*.....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*†..... Rowan	J. G. Whitt.
▲Morganfield*†..... Union	P. B. MILLER.
▲Morgantown* .....Butler	W. A. Helm.
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	TYLER & APPERSON.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† .....Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. Dluguid.
▲New Castle*●.....Henry	W. W. Turner.
New Haven*†..... Nelson	See Bardstown.
New Liberty* .... Owen	See Owenton.
Newport*†.....Campbell	SCHROLL & BARBOUR.
▲Nicholasville*†. Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*†† .....Daviess	HUGH A. WILLIAMS.
Owenton*†..... Owen	Lindsay & Botts.
▲Owingsville*●..... Bath	R. Gudgell & Son.
▲Paducah*†† ...McCracken	GREER & REED.
▲Paintsville*..... Johnson	J. E. Buckingham.
▲Paris*†..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*†† ...Christian	See Hopkinsville.
Perryville*..... Boyle	See Danville.
Petersburg*..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*†..... Bell	C. W. METCALF.
Pleasureville*●..... Henry	See New Castle.
Port Royal..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*†† ....Webster	E. Jennings.
▲Richmond*† .....Madison	J. A. SULLIVAN.
Rochester*..... Butler	Newton Belcher.
▲Russellville*† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*† ..... Scott	See Georgetown.
▲Salyersville*..... Magoffin	E. L. Stephens.
▲Sandyhook* ..... Elliott	J. B. Hannah.
▲Scottsville*●..... Allen	T. B. TAXON.
Sebree*† ..... Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*†. Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*●...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*†† ..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*†..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*†..... Powell	O. A. Lyle.
Sturgis*†..... Union	J. Mack Thompson.
Sulphur*†..... Henry	See New Castle.
▲Taylorsville*●.... Spencer	L. W. Ross.
▲Tompkinsville*... Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W. Wilson.
Uniontown*†..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†.. Woodford	D. L. THORNTON.
Vine Grove*†..... Hardin	See Elizabethtown.
Waddy*†..... Shelby	See Shelbyville.
Walton*†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensboro.

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Town and County.	Name.
Wheatley ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•†.....Daviess	See Owensboro.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•†....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•† W.Feliciana	See St. Francisville.
▲Bellevue..... Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*.....Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*†.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Borns.
▲Crowley*•†.....Acadia	HAMPDEN STORY.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	R. J. WILSON.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	C. R. Cline.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*•†.....Vernon	See Many.
▲Mansfield*•†.....De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	E. T. LAMKIN.
Morgan City*•†..St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Foise & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estoplonal, Jr.
▲St. Francisville* W. Felici's	Robert Montgomery.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	THOMAS A BODEAUX.
▲Vernon* ....Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	JAMES P. O'REILLY.
Whitecastle*•†.. Iberville	William J. Gahan.
▲Winnfield* .....Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•†.... Kennebec	A. M. GODDARD.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	R. F. DUNTON.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	MASON & WEYMOUTH.
Boothbay* ..... Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	See Canton.
Bucksport*•†.... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	GEORGE R. GARDNER.
Camden*•† .....Knox	J. H. Montgomery.
Canton*•† ..... Oxford	JOHN P. SWASEY.
Caribou*•† ....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† ..... Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	O. B. CLASON.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	Beane & Beane.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•†.....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•†... Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley ..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•†....Penobscot	J. M. Sanborn.
North Berwick*•†...York	N. Hobbs.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.
▲Portland*•† . Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•†..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	W. H. FOGLER.
Rockport*•† .....Knox	G. H. M. Barrett.
Rumford Falls*•†. Oxford	H. E. Stearns.
Saco*•† .....York	FAIRFIELD & MOORE.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•†.....Waldo	W. T. C. Runnels.
▲Skowhegan*•† . Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeaton.
South Paris*•†....Oxford	George A. Wilson.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† .....Lincoln	O. D. Castner.
Waterville*•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*•†.....Lincoln	George B. Sawyer.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*•† . Baltimore	See Baltimore.
▲Centreville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•†.....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•.....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† Caroline	See Denton.
▲Frederick*•†....Frederick	JACOB ROHRBACK.
Frostburg*†.....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•†..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	See Aberdeen.
Hyattsville*•†Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*....St. Mary	D. C. Hammitt.
Lonaconing*†....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*†..Frederick	Emory L. Coblentz.
Mount Airy*•† ....Carroll	See Westminster.
Myersville*.....Frederick	Joseph W. Gaver.
New Windsor*•....Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	G. S. Hamill.
Oxford*•† .....Talbot	W. H. Adkins.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	MILES & STANFORD.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ....Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†. M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† . Wash'ton	See Hagerstown.
▲Snow Hill*•†....Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•†.....Carroll	Bond & Parke.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr. Geo.	Magruder & Wilson.
▲Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	W. H. Bixby.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†....Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*†Worcester	See Athol.
Attleborough*•† ..Bristol	F. I. Babcock.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	J. F. McGOWAN.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 61 Equitable Bldg. (formerly president Vraders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.
Bridgewater*•† Plymouth	Hosea Kingman.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•† Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.
Chelsea*•†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† ....Hampden	Luther White.
ChicopeeFalls*•†. Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† .....Norfolk	Louis T. Cushing.
Concord*•† .....Middlesex	Prescott Keyes.
Conway*•† .....Franklin	See Greenfield.
Danvers*•† .....Essex	Daniel N. Crowley.
▲Dedham*•†.....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Boston.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*†..... Essex	See Gloucester.
Everett*•† .....Middlesex	See Lowell.
Fairhaven*•†.....Bristol	J. L. Gillingham.
Fall River*•†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† ..Barnstable	See Barnstable.
▲Fitchburg*•† ..Worcester	CHARLES E. WARE.
Florence*•† ...Hampshire	See Northampton.
Foxboro*•† .....Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† .....Norfolk	Wiggins & Doe.
Gardner*•† .... Worcester	PIERCE & STILES.
Georgetown*•† .....Essex	W. A. Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Gloucester*•†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ....Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†....Franklin	GREENE & DAVENPORT.
Harwich*•†....Barnstable	See Barnstable.
Haverhill*•† .....Essex	POOR & FULLER.
Haydenville*•† .Hamps're	See Northampton.
Hingham*•† ....Plymouth	Thomas H. Buttimer.
Holliston*•† .....Middlesex	J. P. Dexter.
Holyoke*•† .....Hampden	P. J. GARVEY.
Hopkinton*•†..Middlesex	George L. Hemenway.
Hudson*•† .....Middlesex	James T. & R. E. Joslin.
Hyannis*•† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*•† ....Norfolk	E. C. JENNY.
Ipswich*•†.....Essex	George H. W. Hayes.
▲Lawrence*•†.....Essex	SWEEZY & DOW.
Lee*•† .....Berkshire	A. B. Clark.
Leicester*•† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† ..Middlesex	A. E. Scott.
▲Lowell*•† .....Middlesex	BURKE & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•†.....Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† ....Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† .....Middlesex	Frank L. Washburn.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•† .....Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† .....Worcester	Lowell E. Fales.
Millbury*•†.....Worcester	H. W. Aiken.
Milton*•† .....Norfolk	C. F. Hall.
Monson*•† .....Hampden	See Springfield.
▲Nantucket*•†...Nantucket	ALLEN COFFIN.
Natick*•† .....Middlesex	P. H. Cooney.
▲New Bedford*•† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*•†.....Essex	N. N. JONES.
Newton*•† .... Middlesex	Jesse C. Joy.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton Center.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	JOHN W. MASON.
No. Attleborough*•†Bris'l	F. B. Byram.
Northborough*•† Wo'ster	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Boston.
North Easton*•† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*•† .... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† .....Hampden	W. W. LEACH.
Peabody*•† .....Essex	A. W. Sim.
▲Pittsfield*•† .... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ...Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins
Quincy*•† .....Norfolk	W. W. JENNESS.
Randolph*•† .....Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.
Rockport*•† .....Essex	See Gloucester.
Rowley*•† .....Essex	See Newburyport.
▲Salem*•† .....Essex	HUNTINGTON & FITZ.
Salisbury*• .....Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†...Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•† Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† ..Hampden	GARDNER & GARDNER.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•† ...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*•† .....Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*† .....Hampden	H. A. McFarland.
Waltham*•† .....Middlesex	R. M. Stark.
Ware*•† .....Hampshire	H. M. Coney.
Wareham*•† ...Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† .Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ...Barnstable	H. P. Harriman.
Westboro*•†....Worcester	A. F. BROWN.
Westfield*•† ....Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ...Essex	See Newburyport.
West Newton*•† .Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•†....Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† .Wor'ster	F. B. Spalter.
Winchester*•† .Middlesex	G. S. Littlefield.
Woburn*•† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†..Worcester	RICE, KING & RICE.
Wrentham*•† ....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•† ..... Tuscola	See Caro.
Albion*•† ..... Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roethlisberger.
Alma*•†..... Gratiot	Francis Palmer.
Almont*•†..... Lapeer	F. P. Andrus.
▲Alpena*•† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	M. J. CAVANAUGH.
Applegate*•† ..... Sanilac	See Carsonville.
Argyle..... Sanilac	See Carsonville.
Armada*•†..... Macomb	Bert C. Preston.
Ashley*•†..... Gratiot	See Ithaca.
Athens*•†..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	See Tawas City.
▲Autrain*†..... Alger	See Marquette.
▲Bad Axe*•† ..... Huron	CHARLES L. HALL.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•†...Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*..... Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	O. S. CLARK.
▲Bay City*•†..... Bay	FRANK S. PRATT.
Bay Port*•†..... Huron	See Port Austin.
Belding*•†..... Ionia	H. L. V. B. Schaten.
▲Bellaire*•† ..... Antrim	Leavitt & Guile.
Belleville*•†..... Wayne	See Wayne.
Bellevue*•†..... Eaton	George P. Stevens.
Benton Harbor*..Berrien	V. M. GOVE.
Benzonia*•†... ... Benzie	See Frankfort.
BerrienSprings*•†Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•† ....Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†....Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†..... Branch	M. Thompson.
Brooklyn*•†..... Jackson	J. C. Covert.
Brown City*•†.... Sanilac	Fred Tarr.
Buchanan*•†..... Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†..... Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†..... Kent	See Middleville.
Calumet*•†..... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†..... Monroe	See Dundee.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†..... Sanilac	Thomas G. Graham.
Caseville*•†..... Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†....Kent	Stuart & Barker.
Central Lake*†....Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Crukshank.
▲Charlotte*•†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
Chelsea*•†.... Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†..... Lenawee	J. E. Bird.
Climax*•† ..... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.
▲Coldwater*•†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	See Midland.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Concord*† ..... Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†..... Van Buren	H. B. Chase.
Croswell*†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*†..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*¶ ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
Douglas*†..... Allegan	See Allegan.
Dowagiac*†..... Cass	JAMES H. KINNANE.
Downington*†... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*†..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†.... Eaton	J. B. Hendee.
Edmore*†..... Montcalm	See Ionia.
Elk Rapids*†..... Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†..... St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*†..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*†... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*†..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	DURAND & CARTON.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*†..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*†† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†..... Barry	See Hastings.
Fremont*† .... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†. Kalamazoo	R. G. Smith.
Gallen*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*†..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	H. T. ROOT.
Grand Ledge*†.... Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*†.... Jackson	E. Pelton.
▲Grayling*†..... Crawford	Joseph Patterson.
Greenville*†... Montcalm	E. J. Bowman.
Hancock*†..... Houghton	Dunstan & Hanchette.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.

Town and County.	Name.
Holly*†..... Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†...Houghton	CHADBOURNE & REES.
Howard*† .... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†..... Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	GEORGE E. NICHOLS.
▲Iron Mountain*†..Dicki'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†..... Gogebic	C. E. MILLER.
Ishpeming*† . Marquette	W. T. POTTER.
▲Ithaca*†..... Gratiot	George P. Stone.
▲Jackson*† ..... Jackson	FORREST C. BADGLEY.
Jasper*†..... Lenawee	H. C. Pratt.
Jonesville*†.... Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*†.... Kalkaska	C. C. Jencks.
Kinde*†..... Huron	James H. Hall.
Kingston*†..... Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†.. Missaukee	F. O. Gaffney.
Lake Linden*†Houghton	See Houghton.
Lake Odessa*†..... Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
▲L'Anse*†..... Baraga	P. R. McKernan.
¶Lansing*†..... Ingham	J. L. FINCH.
▲Lapeer*†..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	W. A. Bateman.
Lawrence*†..Van Buren	See Kalamazoo.
Lawton*†.... Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*†..... Macomb	See Richmond.
Leslie*†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	A. E. Divine.
Linden*†..... Genesee	James L. Spencer.
Litchfield*†.... Hillsdale	L. B. Agard.
Lowell*† ..... Kent	John W. Matthewson.
▲Ludington*†..... Mason	G. H. BLODGETT.
Lyons*†..... Ionia	E. C. Spalding.
Mancelona*†.... Antrim	H. B. Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*†..... Manistee	DOVEL & SMITH.
▲Manistique*†Schoolcraft	VIRGIL I. HIXSON.
Manton*†..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*†..... Cass	Smith & Harmon.
Marine City*†.... St. Clair	F. S. Parker.
Marlette*†..... Sanilac	D. S. McClure.
▲Marquette*†.. Marquette	BALL & BALL.
▲Marshall*†..... Calhoun	WILLIAM H. PORTER.
▲Mason*†..... Ingham	L. B. McArthur.
Mayville*†..... Tuscola	T. J. Eveland.
Mears*†..... Oceana	John T. Cummings.
Memphis*†..... Macomb	See Almont.
Mendon*†..... St. Joseph	E. E. Harwood.
▲Menominee*†Menominee	SAWYER & WAITE.
Merrill*†..... Saginaw	See Saginaw.
Middleville*†..... Barry	H. E. Hendricks.
▲Midland*†..... Midland	E. P. Rice.
Milan*†..... Washtenaw	D. C. Salisbury.
Milford*†..... Oakland	Edward J. Bissell.
Millington*†..... Tuscola	See Vassar.
Minden City*† ... Sanilac	C. H. McGurley.
Mio* ..... Oscoda	See Grayling.
▲Monroe*†..... Monroe	LANDON & LOCKWOOD.
Montague*† .. Muskegon	W. E. Osmun.
Montrose*†..... Genesee	See Clio.
Morenci*†..... Lenawee	C. S. Ingals.
Morrice*†... Shiawassee	A. L. Beard.
▲Mt. Clemens*†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*†.. Isabella	FRANCIS H. DODDS.
Muir*†..... Ionia	George Bennett.
Mulliken*†..... Eaton	See Grand Lodge.
Munising*†..... Alger	Walsh & Pardee.
▲Muskegon*†.. Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*†..... Barry	Walter S. Powers.
Negaunee*† ... Marquette	JOHN Q. ADAMS.
▲Newaygo*†.... Newaygo	Fred W. Ribbet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*†..... Luce	Sanford N. Dutcher.
New Haven*†... Macomb	Adam T. Bennett.
Niles*†..... Berrien	WILLIAM J. GILBERT.
North Adams*†Hillsdale	See Hillsdale.
North Branch*†.. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*†..... Wayne	C. C. Yerkes.
Ogden*†..... Lenawee	See Adrian.
Olivet*†..... Eaton	See Bellevue.
Omer*†..... Arenac	W. C. Cook.
Onaway*•...Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*†..... Oakland	William E. Littell.
Oscoda*†..... Iosco	See Tawas City.
Otsego*†..... Allegan	ANDERSON & ANDERSON.
Ovid*†..... Clinton	High & Everett.
Owosso*†.... Shiawassee	WATSON & CHAPMAN.
Oxford*†..... Oakland	Frank E. Jenkins.

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Town and County.	Name.
▲Paw Paw*•†...Van Buren	T. J. CAVANAUGH.
Peck*.....Sanilac	T. C. Graham.
Pentwater*•†.....Oceana	WILLIAM T. EVANS.
Perrinton*•†.....Gratiot	See Ashley.
Perry*•†.....Shiawassee	A. N. Macqueen.
Petersburgh*•†...Monroe	John O. Zabel.
Petoskey*•†.....Emmet	C. J. PAILTHORP.
Pewamo*•†.....Ionia	See Lyons.
Pigeon*•†.....Huron	Paul Woodworth.
Pinckney*•†..Livingston	W. A. Carr.
Pinconning*•†.....Bay	See Standish.
Plainwell*•†.....Allegan	E. J. Anderson.
Plymouth*•†.....Wayne	G. A Starkweather.
▲Pontiac*•†.....Oakland	ELMER R. WEBSTER.
Port Austin*•†.....Huron	James H. Hall.
Port Hope*†.....Huron	See Port Austin.
▲Port Huron*†....St. Clair	PHILLIPS & JENKS.
Portland*•†.....Ionia	W. E. Hawley.
Port Sanilac*†.....Sanilac	M. N. Mugan.
Quincy*•†.....Branch	W. H. Lockerby.
Reading*•†.....Hillsdale	Lockerby & Kinney.
Red Jacket•†..Houghton	See Houghton.
Reed City*•†.....Osceola	Charles A. Withey.
Reese*•†.....Tuscola	See Vassar.
Remus*•†.....Mecosta	See Big Rapids.
Richland*•†..Kalamazoo	See Battle Creek.
Richmond*.....Macomb	W. S. Stone.
Rochester*•†.....Oakland	J. H. Holman.
Rockford*•†.....Kent	C. G. Hyde.
Rockland*•†..Ontonagon	See Ontonagon.
▲Rogers*.....Presque Isle	G. Covey, Jr.
Romeo*•†.....Macomb	D. N. Lowell.
▲Roscommon*•†Roscom'on	Charles L. De Waele.
▲Saginaw*•†.....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•†.....Washtenaw	See Ypsilanti.
Sand Beach*•†.....Huron	CHARLES L. HALL.
▲Sanilac Center*...Sanilac	William H. Burgess.
Saranac*•†.....Ionia	P. T. Williams.
Saugatuck*.....Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	HENRY F. METZGER.
Schoolcraft*•†Kalamazoo	George M. Fields.
Scottville*•†.....Mason	See Ludington.
Sebewaing*•†.....Huron	See Port Austin.
Seney*•†.....Schoolcraft	See Newberry.
Shelby*•†.....Oceana	A. E. Souter.
Shepherd*•†.....Isabella	F. E. Hibbard.
Sheridan*•†....Montcalm	E. Follette.
Sherwood*•†.....Branch	See Union City.
South Haven*•†VanBuren	S. B. MONROE.
South Lyon*•†...Oakland	Carpenter & Chubb.
Sparta*•†.....Kent	B. N. Keister.
Springport*•†....Jackson	See Albion.
▲Standish*•†.....Arenac	M. D. Snow.
▲Stanton*•†.....Montcalm	L. C. PALMER.
St. Charles*•†....Saginaw	T. P. Zander.
St. Clair*•†.....St. Clair	A. R. Stowell.
▲St. Ignace*•†..Mackinac	Henry Hoffman.
▲St. Johns*•†.....Clinton	LEWIS SEVERANCE.
▲St. Joseph*•†.....Berrien	N. A. HAMILTON.
St. Louis*•†.....Gratiot	Charles W. Giddings.
Stockbridge*•†...Ingham	W. B. Gildart.
Sturgis*•†.....St. Joseph	C. A. Sturgis.
Sunfield*•†.....Eaton	See Grand Ledge.
▲Tawas City*•†.....Iosco	N. C. HARTINGH.
Tecumseh*•†....Lenawee	F. B. Wood.
Tekonsha*•†.....Calhoun	William A. Howard.
Three Oaks*•†.....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*•†Gr'ndTra.	PRATT & DAVIS.
Turner•†.....Arenac	See Standish.
Twining•†.....Arenac	See Standish.
Ubly*•†.....Huron	J. C. Ryan.
Union City*•†.....Branch	M. A. Merrifield.
Unionville*•†.....Tuscola	See Caro.
Utica*•†.....Macomb	G. E. Eckert.
Vandalia*•†.....Cass	See Cassopolis.
Vassar*•†.....Tuscola	E. H. TAYLOR.
Vermontville*•†....Eaton	See Charlotte.
Vernon*•†....Shiawassee	See Corunna.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta*.....Clinton	See Grand Ledge.
Waldron*•†.....Hillsdale	S. W. Yeagley.
Watervliet*•†.....Berrien	See Benton Harbor.
Wayland*•†.....Allegan	David Stockdale.
Wayne*•†.....Wayne	J. F. Cullen.
West Bay City*•†....Bay	Curtis E. Pierce.
▲West Branch*•†. Ogemaw	F. L. Snodgrass.
Weston*•†.....Lenawee	H. C. Reton.
Whitehall*•†....Muskegon	Paul L. Hedges.
WhitePigeon*•†St. Joseph	W. F. Thomas.
Williamston*•†...Ingham	W. T. Webb.
Woodland*•.....Barry	C. S. Palmerton.
Wyandotte*•†.....Wayne	SYLVESTER PRAY.
Yale*•†.....St. Clair	Drake & Rapley.
Ypsilanti*•†..Washtenaw	D. C. GRIFFIN.
Zeeland*•†.....Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*•†.....Norman	W. W. Calkins.
Adams*•†.....Mower	P. H. Carr.
Adrian*•†.....Nobles	O. W. Freeman.
▲Aitkin*•†.....Aitkin	F. N. Hall.
Albany*•†.....Stearns	See Avon.
▲Albert Lea*•†...Freeborn	TODD & CARLSON
Alden*•†.....Freeborn	Ira Cary.
▲Alexandria*•†.....Douglas	C. J. Gunderson.
Alpha*•.....Jackson	See Heron Lake.
Amboy*•†.....Blue Earth	Charles Thompson.
Annandale*•†.....Wright	Henry Spindler.
▲Anoka*•†.....Anoka	A. F. PRATT.
Appleton*•†.....Swift	E. T. Young.
Argyle*•†.....Marshall	E. M. Stanton.
Arlington*•†.....Sibley	P. A. Cosgrove.
Atwater*•†....Kandiyohi	L. E. Covell.
Audubon*•†.....Becker	See Detroit City.
▲Austin*•†.....Mower	ARTHUR W. WRIGHT
Avoca*•†.....Murray	See Fulda.
Badger*.....Roscau	See Roscau.
Balaton*•†.....Lyon	See Tracy.
Barnesville*•†.....Clay	Charles S. Marden.
Battle Lake*•†.Otter Tail	See Fergus Falls.
Beardsley*•†....Bigstone	See Graceville.
▲Beaver Falls*....Renville	See Redwood Falls.
Belgrade*•†.....Stearns	See Glenwood.
Belle Plaine*•†.....Scott	See Shakopee.
Bellingham*•†Lac-qui-P'e	T. J. McElligott.
Belview*•†.....Redwood	A. O. Gimmestad.
▲Bemidji*•.....Beltrami	Street & Reynolds.
▲Benson*•†.....Swift	S. A. Hudson.
Bigelow*•†.....Nobles	See Worthington.
Big Lake*•†....Sherburne	Frank T. White.
Bird Island*•†....Renville	H. C. Berry.
Blooming Prairie*•†.Ste'e	W. R. Hoskyn.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•†....Lac-qui-Parle	See Madison.
Braham.....Isanti	See Cambridge.
▲Brainerd*•†...Crow Wing	T. C. BLEWITT.
Brandon*•†.....Douglas	See Alexandria.
▲Breckenridge*•†..Wilkin	EZRA G. VALENTINE.
Brewster*•†.....Nobles	See Heron Lake.
Bricelyn.....Faribault	A. M. Schancke.
Brooten*•†.....Stearns	See Glenwood.
Browerville*•†.....Todd	See Long Prairie.
Brown Valley*•†Traverse	Norton F. Brand.
Brownton*•†.....McLeod	A. L. Brown.
▲Buffalo*•†.....Wright	J. T. Alley.
Buffalo Lake*•†..Renville	See Granite Falls.
Butterfield*•†Watonwan	See St. James.
▲Caledonia*•†.....Houston	G. G. GOODWIN.
▲Cambridge*.....Isanti	Barber & Southerland.
Campbell*•†.....Wilkin	E. G. Valentine.
Canby*•†Yellow Medicine	Ole Oatesnoe.
Cannon Falls*•†.Goodhue	P. S. Aslakson.
Carlton*•†.....Carlton	H. H. Hawkins.
▲Carver*•†.....Carver	See Chaska.
Cass Lake•.....Cass	F. W. Smith.
▲Center City*•†....Chisago	See St. Paul.
Ceylon.....Martin	See Fairmont.
▲Chaska*•†.....Carver	T. F. CRAVEN.
Chatfield*•†.....Fillmore	Joseph Underleak.
Chokio*•†.....Stevens	See Morris.
Clara City*•†....Chippewa	See Granite Falls.
Claremont*•†.....Dodge	B. F. Hood.
Clarkfield*•†Yello' Medi'e	See Canby.
Clayton.....Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•†....Wright	See St. Cloud.
Climax*•†.....Polk	See Crookston.
Clinton*.....Bigstone	See Graceville.
Cloquet*•†.....Carlton	W. L. Chase.
Cokato*•†.....Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll†.....Bigstone	See Appleton.
Cottonwood*•†.....Lyon	W. D. Fanning.
▲Crookston*•†.....Polk	MILLER & FOOTE.
Dassell*•†.....Meeker	See Litchfield.
Dawson*•†. Lac-qui-Parle	A. W. Ewing.
Deer River*•†.....Itasca	See Grand Rapids.
Delano*•†.....Wright	F. H. Lindsley.
Delavan*•†.....Faribault	S. J. Abbott.
▲Detroit*•†.....Becker	FRANK RICHARDSON.
Dexter*•†.....Mower	G. W. King.
Dodge Center*•†..Dodge	See Kasson.
Donnelly.....Stevens	See Morris.
Dover*•†.....Olmstead	See Rochester.
▲Duluth*•†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*•†.....Nobles	See Slayton.
Eagle Bend*•†.....Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•†.....Faribault	See Wells.
Echo*•†.Yellow Medicine	R. Vaaler.
Eden Valley*•†....Meeker	James H. Doran.
Edgerton*•†....Pipestone	C. G. Brady.

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Town and County.	Name.
▲Elbow Lake*† .....Grant	F. & M. Casey.
Elgin*† .....Wabasha	See Plainview.
▲Elk River*† ...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*† .....Faribault	H. B. Smith.
Ely*† .....St. Louis	GEORGE WESCOTT.
Elysian*† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*† .....Polk	See Crookston.
Evansville*† ....Douglas	A. O. Feet.
Eveleth*† .....St. Louis	M. D. L. Fuller.
Excelsior*† ....Hennepin	W. P. McDonald.
Eyota .....Olmstead	See Rochester.
Fairfax*† .....Renville	A. V. Rieke.
▲Fairmont*† .....Martin	H. M. BLAISDELL.
▲Faribault*† .....Rice	A. D. KEYES.
Farmington*† ...Dakota	A. C. Finney.
Felton*† .....Clay	See Moorhead.
▲Fergus Falls*† Otter Tail	C. L. HILTON.
Fertile*† .....Polk	Thomas Keefe.
Fisher*† .....Polk	E. D. Kingsland.
Foley*† .....Benton	See Sauk Rapids.
Fosston*† .....Polk	B. S. Bennett.
Franklin*† .....Renville	See Fairfax.
Frazee*† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*† ....Murray	M. E. Foley.
Gary*† .....Norman	See Fertile.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	See Gaylord.
▲Glencoe*† .....McLeod	F. R. ALLEN.
Glenville.....Freeborn	See Albert Lea.
▲Glenwood*† .....Pope	E. M. Webster.
Good Thunder*†BlueE'th	See Mapleton.
Graceville*†....Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*†.Mower	See Spring Valley.
▲Grand Rapids*†...Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† .....Meeker	A T. Nelson.
▲Hallock*† .....Kittson	R. R. Greenberg.
Halstad*† .....Norman	A. O. Leland.
Hamline*† .....Ramsey	See St. Paul.
Hammond*† ....Wabasha	See Wabasha.
Hampton*† .....Dakota	See Farmington.
Hancock*† .....Stevens	F. M. Klein.
Hanska .....Brown	See Madella.
Hardwick*† .....Rock	See Lu Verne.
Harmony*† .....Fillmore	See Preston.
Hartland*† ....Freeborn	See Albert Lea.
▲Hastings*† .....Dakota	F. M. CROSBY.
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	O. A. Allen.
▲Henderson*† .....Sibley	W. H. Leeman.
Hendrum*† .....Norman	See Halstad.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Arthur B. Childress.
Heron Lake*†...Jackson	L. F. Lammers.
Hibbing*† .....St. Louis	T. M. Brady & Son.
Hills*† .....Rock	See Lu Verne.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*† .....Houston	See Caledonia.
Howard Lake*† .Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† ....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*† .....Jackson	T. J. Knox.
Janesville*† .....Waseca	A. J. O'GRADY.
Jasper*† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*† .....Scott	F. J. Leonard.
Kasson*† .....Dodge	Robert Taylor.
Kennedy*† .... Marshall	See Hallock.
Kensington*† .. Douglas	See Alexandria.
Kenyon*† .....Goodhue	F. M. Lamp.
Kerkhoven*† ....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae† .....Nobles	See Worthington.
Lafayette† .....Nicollet	See Winthrop.
▲Lake Benton*† ..Lincoln	John McKenzie.
Lake City*† ....Wabasha	ALLEN J. GREER.
Lake Crystal*†BlueEa'th	D. A. Reed.
Lakefield*† ....Jackson	E. T. Smith.
Lake Park*† .....Becker	See Detroit.
Lakeville*† .....Dakota	See Farmington.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*† ....Fillmore	Chapman & Chapman.
Le Roy*† .....Mower	G. W. W. Harden.
Lester Prairie*†.McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*† .....Winona	See Winona.
▲Litchfield*† .....Meeker	C. H. Strobeck.
▲Little Falls*†...Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	J. D. Jones.
Lowry*† .....Pope	See Glenwood.
▲Luverne*† .....Rock	W. N. DAVIDSON.
Lyle*† .....Mower	See Austin.
Mabel*† .....Fillmore	W. H. Hammer.
Madella*† ....Watonwan	Charles Cooley.
▲Madison*†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*†BlueE'th	See Mankato.
▲Mankota*† ...Blue Earth	WM. N. PLYMAT.
▲Mantorville*.....Dodge	Littleton & McCaughey.
Maple Lake*† ....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	U. G. Argetsinger.
▲Marshall*† .....Lyon	SEWARD & BURCHARD.
Maynard*† .....Chippewa	See Montevideo.
Mazeppa*† ....Wabasha	Michael Marx.
McIntosh*† .....Polk	S. H. Drew.
Melrose*† .....Stearns	Donahue & Stephens.
Menahga*† .....Wadena	See Park Rapids.
Merriam Park*† .Ramsey	Wardell Spencer.
Milaca*† .....Millelacs	Giddings & Pratt.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† .....Lyon	See Marshall.
Minnesota Lake*†F'rib'it	See Mapleton.
▲Montevideo*† .Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	C. D. McCarthy.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	Albert Hauser.
▲Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Olivia.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Benson.
New Duluth*† .St. Louis	See Duluth.
New London*†Kandiyo'l	See Willmar.
New Payneaville*†St'rns	See St. Cloud.
New Prague*† .....Scott	E. A. Edgerton.
New Richland*† .Waseca	B. F. McGregor.
▲New Ulm*† .....Brown	LIND & SOMSEN.
New York Mills*†Ott'rt'l	See Wadena.
Nicollet*† .....Nicollet	See St. Peter.
North Branch*† .Chicago	Charles A. Holt.
Northfield*† .....Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† .....Carver	George J. Bradley.
Olivia*† .....Renville	S. R. Miller.
▲Ortonville*† ....Bigstone	E. F. CRAWFORD.
Osakis*† .....Douglas	F. H. Borchert.
▲Owatonna*† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*† ..Hubbard	B. F. Wright.
Pelican Rapids*†Ot'r T'll	James T. McCullough.
Perham*† .....Otter Tail	M. J. Daly.
Perley*† .....Norman	See Halstad.
▲Pine City*† .....Pine	S. G. L. Roberts.
Pine Island*† ...Goodhue	See Zumbrota.
▲Pipestone*† ...Pipestone	EVANS & EVANS.
Plainview*† ....Wabasha	J. A. Carley.
Plato*† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*† .....Fillmore	Wells & Hopp.
▲Princeton*† ...Mille Lacs	J. L. Brady.
Racine*† .....Mower	See Spring Valley.
Raymond*† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*† .Redlake	C. E. Boughton.
▲Red Wing*† .....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Doliff.
Renville*† .....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere† .....Redwood	See Lamberton.
▲Rochester*† .....Olmsted	B. W. EATON.
Rock Dell.....Olmsted	See Rochester.
Rockford*† .....Wright	D. D. Ames.
▲Roseau* .....Roseau	R. J. Bell.
Rothsay*† .....Wilkin	See Breckenridge.
Round Lake*† ...Nobles	See Worthington.
Royalton*† .....Morrison	George H. Niles.
Rush City*† .....Chicago	J. D. Markham.
Rushford*† .....Fillmore	G. W. Rockwell.
Rushmore*† .....Nobles	See Worthington.
Ruthton*† .....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† .....Redwood	See Lamberton.
Sandstone*† .....Pine	J. A. Smith.
Sargeant*† .....Mower	See Austin.
Sauk Center*† ...Stearns	M. C. Kelsey.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*† .....Scott	J. A. SENN.
Shelly*† ..... Norman	See Ada.
Sherburne*† .....Martin	T. F. Knappen.
Silver Lake*† ...McLeod	See Glencoe.
▲Slayton*† .....Murray	B. H. Whitney.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†..Dakota	See St. Paul.
Springfield*•† .....Brown	George T. Olson.
Spring Grove*•†..Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•†.....Pope	O. J. Johnson.
Steen*•† .....Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•† .....McLeod	See Glencoe.
Stewartville*•†..Olmsted	O. E. Hammer.
▲Stillwater*•†.Washington	F. W. GAIL.
St.Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•†.....Winona	E. Hill.
▲St. Cloud*•†.....Stearns	R. B. BROWER.
St. Hilaire*•†....Red Lake	J. K. Hannay.
▲St. James*•†....Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for NationalGerman-American Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St. Peter*•†.....Nicollet	A. A. STONE.
Swanville*•†....Morrison	See Little Falls.
Taylor's Falls*•†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•†.....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† .....Lincoln	H. A. Stricker.
Ulen*•† .....Clay	See Hawley.
Verndale*•† .....Wadena	A. B. Kling.
VernonC'tre*•†Blue E'rth	See Mankato.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•† .....Waseca	JAMES M HANLEY.
Waterville*•†....Lesueur	G. F. Dullam.
Watkins*•†.....Meeker	See Eden Valley.
Waverly*•†.....Wright	See Buffalo.
Welcome*•†.....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pealer & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† ....Kandiyohi	G. H. Otterness.
▲Windom*•†..Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Faribo'lt	H. L. Bullis.
▲Winona*•†.....Winona	WEBBER & LEES.
Winthrop*•†..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†...Nobles	J. A. TOWN.
Wykoff*•†..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† .....Monroe	GEORGE C. PAINE.
Ackerman*•†....Choctaw	See Kosciusko.
Amory*•† .....Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•†..... Lee	Wm. Cox.
▲Batesville*•† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*•†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*•†.....Harrison	WHITE & NEVILLE.
▲Booneville*•†..... Prentiss	B. A. P. Selman.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† ....Lincoln	A. C. McNair.
Brookville*•†...Noxubee	See Macon.
▲Canton*•†.....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*•† .Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†...Coahoma	R. H. WILDBERGER.
▲Coffeeville*•†..Yalobusha	BLOUNT & STONE.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
Como Depot*•†... Panola	Kyle & Shouds.
▲Corinth*•†.....Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†.....Jones	Shannon & Street.
Enterprise*•† .....Clarke	BUCKLEY & HALSELL.
Eupora*•†.....Webster	Dunn & Dunn.
▲Fayette*•.....Jefferson	R. L. Corban.
▲Forest*•†.....Scott	Jeff. Kent.
▲Friarpoint*•†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*•†.....Amite	F. A. McClain.
Goodman*•† .....Holmes	See Durant.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†.... Leflore	SAM'L L. GWIN.
▲Grenada*•†..... Grenada	A. T. ROANE.
Gulfport*•†.....Harrison	W. G. Evans, Jr.
▲Hattiesburg*•†..... Perry	S. E. Travis.
▲Hazlehurst*•†..... Copiah	R. N. MILLER.
▲Hernando*•†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*•†... Sunflower	Baker & Moody.
▲Iuka*•† .....Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.
▲Leakesville .....Greene	J. E. Alderman.
Leland*•†....Washington	See Greenville.
▲Lexington*•†.....Holmes	Hooker & Wilson.
▲Liberty*..... Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*•†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*•† ..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*•†..... Pike	J. B. Webb.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*•†.....Jackson	C. H. Wood.
▲Natchez*•†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*•† .... Union	See Lee Crum.
Newton*•† .....Newton	J. R. Byrd.
Ocean Springs*•†Jackson	See Scranton.
Okolona*•†....Chickasaw	Stovall & Williams.
▲Oxford*•†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro*..... Calhoun	Brewer, Wilson & Smith.
▲Pontotoc*•† .....Pontotoc	O. C. Carr.
Poplarville*•†Pearl River	Shivers & Shivers.
▲Port Gibson*•†.Claiborne	J. McMARTIN.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† .....Clarke	See Meridian.
▲Raleigh*..... Smith	See Forest.
▲Raymond*•†.....Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	Charles M. Thurmond.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•†.....Panola	Boothe & Boothe.
▲Scranton*•†..... Jackson	H. BLOOMFIELD.
▲Senatobia*•†..... Tate	J. F. Dean.
▲Starkville*•† .. Oktibbeha	Carroll & Magruder.
Summit*•† .....Pike	J. B. Holden.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† .....Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Henderson & Bankston.
▲Tupelo*•† .....Lee	ALLEN & ROBINS.
Utica*•†.....Hinds	See Jackson.
▲Vaiden*•† .....Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	D. D. McREE.
▲Waynesboro*•† ...Wayne	C. R. Pitts.
Wesson*•†.....Copiah	See Hazlehurst.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*†..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J. WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Haney.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†..... Cooper	See Bonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malingen.
▲Boonville*†..... Cooper	RUSSELL HARRIMAN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A. A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. C. Roberson.
▲Butler*†..... Bates	SMITH & STANLEY.
Cainesville*†... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†.....Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†.....Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	Oliver C. Clay.
Cape Girardeau*†.C. Gir.	B. F DAVIS.
Carl Junction*†.. Jasper	See Joplin.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	Howard Gray.
▲Carthage*†..... Jasper	H. H. HARDING.
Caruthersville*● Pemiscot	C. B. Faris.
▲Cassville*●..... Barry	T. M. Allen.
Center*†.....Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*† .....Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†.... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*†.....Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Cole Camp*†.....Benton	N. H. Robinson.
▲Columbia*†..... Boone	NORTH T. GENTRY.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*●.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*...Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Lilies.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†.....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C. H. COPPINGER.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	R. P. TALBOT.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.
Florida*..... Monroe	Bartlett Rosell.
Forest City*†..... Holt	B. F. McDaniel.
▲Forsyth*..... Taney	Wm. H. Johnson.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†..... Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
▲Gainesville*..... Ozark	See Aya.
▲Galena*..... Stone	John T. Moore.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*● ..... Grundy	M. Bingham.
Garden City*†..... Cass	W. R. Hall.
Gayoso..... Pemiscot	See Caruthersville.
Gentry..... Gentry	See Darlington.
Gibbs*†..... Adair	See La Plata.
Gilliam*†..... Saline	See Slater.
Gilman City ..... Harrison	Charles D. Knight.
Glasgow*†..... Howard	H. C. COCKERILL.
Glenwood*†..... Schuyler	H. D. B. Cutler.
Golden City*†.... Barton	H. A. Raymond.
Gorin*†..... Scotland	See Memphis.
Gower*†..... Clinton	See Plattsburg.
Graham*..... Nodaway	See Maitland.
Granby*†..... Newton	See Neosho.
Granger*†..... Scotland	See Memphis.
▲Grant City*†..... Worth	J. E. SCHOOLER.
Green Castle*●...Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†..... Dade	L. W. Shafer.
Green Ridge*†..... Pettis	R. H. Hunter.
▲Greenville*..... Wayne	See Piedmont.
Gulliford*†..... Nodaway	See Barnard.
Hale*†..... Carroll	W. T. Dixon.
Hallsville*†..... Boone	See Columbia.
Hamilton*†..... Caldwell	S. M. YOUNG.
Hannibal*†..... Marion	F. W. NEEPER.
Hardin*†..... Ray	J. T. Albritain.
Harris*†..... Sullivan	C. B. Harris.
▲Harrisonville*†..... Cass	A. A. WHITSITT.
Hartville*..... Wright	J. W. Jackson.
Harwood*†..... Vernon	See Nevada.
Hayti*..... Pemiscot	J. E. Duncan.
▲Herman*†.... Gasconade	AUGUST MEYER.
▲Hermitage*..... Hickory	Wm. L. Pitts.
Higbee*†..... Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*† ..... Jefferson	J. J. Williams.
Holden*†..... Johnson	J. P. Orr.
Holt*†..... Clay	D. L. Wilhoit.
Hopkins*†..... Nodaway	S. E. Browne.
▲Houston*..... Texas	CLARK DOOLEY.
Houstonia*†..... Pettis	See Sedalia.
Humansville*†..... Polk	O. J. McLane.
Hume*†..... Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†..... Shelby	See Shelbina.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Hurdland*† .....Knox	See Edina.
Iberia* ..... Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† ..... Iron	William R. Edgar.
▲Jackson*†. Cape Girard'u	W. H. Miller.
Jameson*† .....Daviess	See Gallatin.
Jamesport*† .....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*† .....Jasper	See Lamar.
¶▲Jefferson City*† ...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*† Montg'mery	Johnson & Drunert.
Joplin*† .....Jasper	JAMES P. MEAD.
▲Kahoka*† .....Clark	Charles Hiller.
Kansas City*† ...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*† .....Clay	See Liberty.
▲Kennett*† .....Dunklin	C. P. Hawkin.
▲Keytesville*† ...Chariton	O. F. SMITH.
Kidder*† .....Caldwell	See Kingston.
King City*† .....Gentry	J. W. Sullinger.
▲Kingston*• .....Caldwell	C. S. McLaughlin.
Kingsville*† .....Johnson	See Warrensburgh.
▲Kirksville*† .....Adair	RIEGER & RIEGER.
Kirkwood*† ....St. Louis	J. T. JAMES.
Knobnoster*† ...Johnson	S. G. Kelley.
Knox City*† .....Knox	See Edina.
La Belle*† .....Lewis	E. A. Dowell.
Laclede*† .....Linn	O. F. Libby.
Laddonia*† .....Audrain	E. C. Kennan.
La Grange*† .....Lewis	George R. Davis.
▲Lamar*† .....Barton	COLE & BURNETT.
Lamonte*† .....Pettis	R. H. Hunter.
▲Lancaster*† .....Schuyler	N. M. Shelton.
La Plata*† .....Macon	Joseph Park.
Laredo*† .....Grundy	See Trenton.
Lathrop*† .....Clinton	See Plattsburg.
Latour*† .....Johnson	See East Lynne.
Lawson*† .....Ray	See Richmond.
▲Lebanon*† .....Laclede	J. P. NIXON.
Lee's Summit*† .Jackson	T. J. Hackler.
Leeton† .....Johnson	See Warrensburg.
Lemonville*† ....Putnam	See Unionville.
Lewistown*† .....Lewis	R. J. McNally.
▲Lexington*† ...Lafayette	ALEXANDER GRAVES.
•Liberal*† ..... Barton	Grant Comfort.
▲Liberty*† .....Clay	MARTIN E. LAWSON.
Licking* .....Texas	W. H. Craven.
Lincoln*† ..... Benton	See Warsaw.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek* .....Camden	S. C. Roach.
▲Linneus*† ..... Linn	George B. Milburne, Jr.
Lock Spring*† ....Daviess	See Gallatin.
Lockwood*† .....Dade	A. J. Young.
Louisiana*† .....Pike	JAMES W. REYNOLDS
Lowry City*† ....St. Clair	See Osceola.
Lucerne*† ..... Putnam	T. B. Davis.
Ludlow*† .....Livingston	See Chillicothe.
Luray*† ..... Clark	See Kahoka.
Lutesville*† ....Bollinger	See Marblehill.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	George W. Ferrell.
Maitland*† .....Holt	R. B. Bridgeman.
Malden*† .....Dunklin	John T. McKay.
Malta Bend*† .....Saline	See Marshall.
▲Mansfield*† .....Wright	L. D. Marr.
Marblehill*† .... Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*† .....Saline	ROBERT M. REYNOLDS.
▲Marshfield*† ....Webster	HARRY FYAN.
Martinsburg*† ..Audrain	See Mexico.
▲Maryville*† .... Nodaway	B. RALEIGH MARTIN.
▲Mayaville*† ..... DeKalb	Frank Costello.
Mayview*† .... Lafayette	See Higginsville.
McFall*† ..... Gentry	C. S. Lockwood.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Keytesville.
Mendota*† ..... Putnam	See Unionville.
Mercer*† .....Mercer	See Lineville, Iowa.
Merwine† ..... Bates	See Butler.
▲Mexico*† .....Audrain	CHARLES R. MACFARLANE
Miami* ..... Saline	John A. Dunlap.
Middletown* Montgomery	S. W. & C. I. Ray.
▲Milan*† .....Sullivan	JOHN M. CAMPBELL.
Missouri City*† .....Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† .....Barry	JOHN T. BURGESS.
Monroe City* .... Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† .....Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* .... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*† .....Saline	Wm. D. Bush.
▲Neosho*† .....Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	M. T. JANUARY.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	B. D. Nortoni.
New Florence*† ..Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Nianguas ..... Webster	See Marshfield.
Norborne*† ..... Carroll	A. L. Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ....Jackson	See Blue Springs.
Odessa*† .....Lafayette	N. M. Houx.
Olean*† .....Miller	See Tuscumbia.
▲Oregon* .....Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Carthage.
Orrick*† ..... Ray	See Richmond.
Osborn*† .....DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† .....Franklin	See Washington.
▲Palmyra*† .....Marion	W. M. BOULWARE.
▲Paris*† .....Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† .....Nodaway	See Sheridan.
Pattonsburg*† ...Daviess	T. A. Gaines.
Pax* .....Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† .....Wayne	Joel Hines.
Pierce City* ....Lawrence	F. C. Johnston.
Pilotgrove*† .....Cooper	See Boonville.
▲Pineville* .....McDonald	J. A. Sturges.
▲Platte City*† .....Platte	N. B. Anderson.
▲Plattsburg*† ..... Clinton	F. B. ELLIS.
Pleasant Hill*† .....Cass	T. H. Cloud.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplar Bluff*† .... Butler	S. M. CHAPMAN.
Portland*† ..... Calloway	See Fulton.
▲Potosi*† .... Washington	E. M. Dearing.
Powersville*† ... Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE.
Purdin*† ..... Linn	See Laclede.

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Town and County.	Name.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*† ....Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna* .....Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*† .....Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	BLACK & DE MASTERS.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†.....Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*† .... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†. .....Scotland	See Memphis.
▲Salem*† .....Dent	L. Judson.
Salisbury*† .... Chariton	W. S. STOCKWELL.
Sarcoxie*†.....Jasper	D. M. Roper.
▲Savannah*† .... Andrew	BOOHER & WILLIAMS.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	BARNETT & BARNETT.
Seneca*†.....Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*†..... Shelby	G. W. Humphrey.
▲Shelbyville* .....Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*†.....Worth	A. N. Tibbels.
Sikeston*†.....Scott	J. W. Moore.
Silex*†.....Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†. .....Saline	C. P. STUARTS.
Smithton*†..... Pettis	R. H. Hunter.
Smithville*†.....Clay	Z. S. Collins.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*†. .... Greene	WHITE & McCAMMON.
Stanberry*†.....Gentry	RATCLIFFE & RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	B. F. Clark.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
" ..... "	ST AUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Counsel for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 708 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, Carleton Bldg. Refer to Continental National Bank.
" ..... "	KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stolts City .....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	James H. Ashurst.
Tarkio*†.....Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†.....Carroll	George D. Williams.
Tipton*†.....Moniteau	W. F. Quigley.
▲Trenton*†.....Grundy	HUGH C. SMITH.
Tripiett*†.....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*†.....Miller	L. N. Musser.
▲Union*†.....Franklin	Charles F. Gallenkamp.
Union Star*†....De Kalb	Henry Boone.
▲Unionville*†.... Putnam	B. H. BONFOEY.
Urich*†.....Henry	J. A. Overbey.
▲Vanburen*†.....Carter	Daniel Huett.
Vandalia*†.....Audrain	W. W. Botts.
Verona*†.....Lawrence	See Monett.
▲Versailles*†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*†.....Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†..Johnson	EWING COCKRELL.
▲Warrenton*†.... Warren	Peers & Morsey.
▲Warsaw*†.....Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*†.....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*†....DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*†.....Jasper	A. H. REDDING.
Wellington*†..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†.....Atchison	J. W. Peck.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*†.....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*† ..Livingston	See Chillicothe.
Willow Springs*†Howell	A. MULLINIX.
Windsor*†.....Henry	James F. Allen.
Winfield*†.....Lincoln	W. H. Jackson.
Winigan .....Sullivan	See Greencastle.
Winston*†.....Daviess	See Gallatin.
Wyaconda*†.....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† .....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch.
▲Billings*†....Yellowstone	W. M. JOHNSTON.
▲Boulder*† .....Jefferson	George F. Cowan.
▲Bozeman*†† .....Gallatin	LUCE & LUCE.
Bridger..... Carbon	See Red Lodge.
▲Butte*† .....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.;¶ also (without permission) to any bank in Montana.
▲Choteau* .....Tetion	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge*†.Deer Lodge	Edward Scharnikow.
▲Dilion*†....Beaver Head	JOHN G. WILLIS.
Forsyth*† .....Custer	See Miles City.
▲Fort Benton*†....Choteau	B. L. Powers.
▲Glasgow*† .....Valley	J. J. Kerr.
Glendale* ...Beaver Head	See Dillon.
▲Glendive*† .....Dawson	Thomas C. Holmes.
▲Great Falls*†....Cascade	SAM'L STEPHENSON.
Hamilton*† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*† .....Flathead	Sanford & Grubb.
▲Lewistown*† .....Fergus	W. M. Blackford.
▲Livingston*†.....Park	H. J. MILLER.
▲Miles City*†.....Custer	MILBURN & SANNER.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Nelhart*†.....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*†.....Cardon	George W. Pierson.
Sandcoulee*†....Cascade	See Great Falls.
▲Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockett*.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	J. E. Kanouse.
Twin Bridges*•..Madison	See Virginia City.
▲Virginia City*†..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*† .....Dawson	See Glendive.

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NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•† . Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	B. FRANK NEAL.
▲Aurora*•† ..... Hamilton	STANLEY & COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battle Creek*•† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† ..... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Ahara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	F. S. HOWELL.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•† . Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	A. D. RAMSEY.
Blue Springs*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. B. Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† ..... Custer	J. R. DEAN.
Bromfield•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Bruno•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	Guy Laverty.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedar Bluffs*•† . Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D. Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† . Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Rosa.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Du Bois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Ladd.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	R. R. HORTH.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guide Rock*•† ... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belkelman.
Hallam*•† ..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*•† . Sheridan	D. T. Taylor
▲Hebron*•† ..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† .... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*•† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	W. P. Freeman.
Johnson*•† ..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	S. H. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶State Capital.

Town and County.	Name.
Kennard*•†..Washington	See Blair.
▲Kimball*†.....Kimball	J. J. Kinney.
Laurel†.....Cedar	F. P. Voter.
Lawrence*•†.....Nuckolls	See Nelson.
Lebanon*•† ..Redwillow	See Indianola.
Leigh*†.....Colfax	W. H. Carleton.
▲Lexington*•†.....Dawson	E. A. COOK.
Liberty*•†.....Gage	See Beatrice.
¶▲Lincoln*•†.....Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•†.....Platte	Edw. A. Brodboll.
Linwood*•†.....Butler	See David City.
Litchfield*•†.....Sherman	See Loup.
Lodge Pole*•†..Cheyenne	See Sidney.
Long Pine*•†.....Brown	J. S. Davisson.
Loomis*•†.....Phelps	Thomas L. Doherty.
Louisville*•†.....Cass	See Plattsmouth.
▲Loup*•†.....Sherman	R. J. Nightingale.
Lynch*.....Boyd	Milo Warren.
Lyons*•†.....Burt	Fremont Everett.
▲Madison*•†.....Madison	WILLIS E. REED.
Madrid*•†.....Perkins	See Grant.
Malmo*•†.....Saunders	See Wahoo.
Marquette*•†....Hamilton	See Aurora.
Mason City*•.....Custer	See Ansley.
Maywood*•†.....Frontier	See Stockville.
▲McCook*•†.....Redwillow	C. E. ELDRED
McCool Junction*•†York	See York.
Mead*†.....Saunders	See Wahoo.
MeadowGrove*•†Madison	See Norfolk.
Merna*•†.....Custer	See Broken Bow.
Milford*•†.....Seward	T. A. Healey.
Millard*•†.....Douglas	J. O. Detweiler.
Miller*•†.....Buffalo	O. F. Hamilton.
Milligan*•†.....Fillmore	See Geneva.
▲Minden*•†.....Kearney	JOHN W. TIPTON.
Monroe.....Platte	See Columbus.
Morse Bluff*•†..Saunders	See Wahoo.
▲Mullen*•†.....Hooker	See Thedford.
Murdock*•†.....Cass	H. R. Neitzel.
Murray*•†.....Cass	See Plattsmouth.
▲Nebraska City*•†.....Otoe	JOHN V. MORGAN.
Nehawka*•†.....Cass	See Weeping Water.
▲Neligh*•†.....Antelope	Charles H. Kelsey.
▲Nelson*•†.....Nuckolls	COLE & BROWN.
Nemaha*•†.....Nemaha	See Auburn.
New Castle•†.....Dixon	See Ponca.
Newman Grove*•†Madi'n	C. A. Randall.
Newport*•†.....Rock	See Bassett.
▲Niobrara*.....Knox	E. A. Houston.
Norden*.....Keyapaha	M. P. Meholm.
Norfolk*•†.....Madison	W. M. ROBERTSON.
North Bend*•†.....Dodge	Ernest Kern.
▲North Platte*•†..Lincoln	WILCOX & HALIGAN.
Oak*•†.....Nuckolls	See Nelson.
Oakdale*•†.....Antelope	M. B. Putney.
Oakland*•†.....Burt	W. D. Smith.
Odell*•†.....Gage	See Blue Springs.
▲Ogallala*•†.....Keith	Albert Muldoon.
Ohiowa*•†.....Fillmore	C. A. Fowler.
▲Omaha*•†.....Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McG LTON & HERRING, 421-423 First National Bank Building. References: Omaha National Bank, National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•†.....Holt	M F. HARRINGTON.
Ong*•†.....Clay	S. W. Christy.
Orchard*•†.....Antelope	See O'Neill
▲Ord*•†.....Valley	H. E. OLESON.
Orleans*•†.....Harlan	Bereaford & Simpson.
▲Osceola*•†.....Polk	M A. Mills.
Osmond*•†.....Pierce	Wm. H. Chappell.
Overton*•†.....Dawson	See Lexington.
Oxford*•†.....Furnas	J. H. Sherwood.
Page*•†.....Holt	See O'Neill.
Palisade*•†.....Hitchcock	See Hay's Center.
Palmer*•†.....Merrick	See Central City.
Palmyra*•†.....Otoe	Charles A. Sweet.
Panama*•.....Lancaster	John T. Marshall.
▲Papillion*•†.....Sarpy	James Hassett.

Town and County.	Name.
▲Pawnee City*•†....Pawnee	JOHN B. RAPER.
▲Pender*•†.....Thurston	G. T. Graves.
Peru*•†.....Nemaha	See Auburn.
Petersburg*•†.....Boone	O. F. Plum.
Phillips*•†.....Hamilton	See Aurora.
▲Pierce*•†.....Pierce	Douglas Cones.
Pilger*•†.....Stanton	See Stanton.
Plainview*•†.....Pierce	M. H. Leamy.
Platte Center*•†.....Platte	George N. Hopkins.
▲Plattsmouth*•†.....Cass	J. H. HALDEMAN.
Pleasanton*•†.....Buffalo	See Kearney.
Plymouth*•†.....Jefferson	See Fairbury.
▲Ponca*•†.....Dixon	J. J. McCarthy.
Prague*•†.....Saunders	See Wahoo.
Ragan*•†.....Harlan	See Alma.
Randolph*•†.....Cedar	G. W. Wiltsie.
Ravenna*•†.....Buffalo	J. E. Mellett.
▲Red Cloud*•†.....Webster	E. W. OVERMAN.
Republican City*•†Harlan	N. J. Ludi.
Reynolds*•†.....Jefferson	See Fairbury.
Rising City*.....Butler	See David City.
Riverton*•†.....Franklin	See Red Cloud.
Rogers*•†.....Colfax	See Schuyler.
Rulo*•†.....Richardson	George D. Kirk.
Rushville*•†.....Sheridan	C. Patterson.
Salem*•†.....Richardson	J. A. Sheffer.
Sargent*.....Custer	E. P. Savage.
Saronville*•†.....Clay	See Sutton.
▲Schuyler*•†.....Colfax	C. J. PHELPS.
Scribner*•†.....Dodge	Henry M. Kidder.
▲Seward*•†.....Seward	J. J. THOMAS.
Shelby*•†.....Polk	See Osceola.
Shelton*•†.....Buffalo	J. F. Walker.
Shickley*•†.....Fillmore	C. W. Price & Co.
Shubert*•†.....Richardson	See Falls City.
▲Sidney*•†.....Cheyenne	LEROY MARTIN.
Silver Creek*•†....Merrick	See Central City.
Smithfield•†.....Gosper	See Elwood.
Snyder*•†.....Dodge	See Fremont.
South Bend*•†.....Cass	See Greenwood.
South Omaha*•† .Douglas	Lambert & Sutton.
Spencer*.....Boyd	Sanford Parker.
Springfield*•†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†.....Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.....Seward	See Seward.
St. Edward*•†.....Boone	J. E. Wilson.
▲St. Paul*•†.....Howard	B. D. HAYWARD.
Steinhauer*•† ....Pawnee	See Pawnee City.
Stella*•†.....Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville*.....Frontier	L. H. Cheney.
Strang*•†.....Fillmore	G. D. Mathewson.
Stratton*•†.....Hitchcock	C. W. Shurtleff.
Stromsburg*•†.....Polk	E. E. Stanton.
Stuart*•†.....Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† ....Lincoln	See North Platte.
Sutton*•†.....Clay	E. E. Hairgrove.
Swanton*•†.....Saline	See Wilber.
Syracuse*•†.....Otoe	F. E. Brown.
Table Rock*•†....Pawnee	See Pawnee City.
Talmage*•†.....Otoe	D. W. Livingston.
▲Taylor*.....Loup	C. I. Bragg.
▲Tecumseh*•†.....Johnson	J. S. DINSMORE & SON.
▲Tekamah*•†.....Burt	A. N. Corbin, Jr.
Thayer*•†.....York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•†.....Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•†.....Otoe	See Syracuse.
Union*•†.....Cass	See Weeping Water.
University Pl*•† Lancaster	See Lincoln.
Upland*•†.....Franklin	See Holdrege.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†.....Saunders	See Wahoo.
Verdigris*.....Knox	See Niobrara.
Verdon*•†.....Richardson	See Falls City.
Vesta*•†.....Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†.....Saunders	M. NEWMAN.
Wakefield*•†.....Dixon	J. H. Brown.
Wallace*•†.....Lincoln	P. L. Harper.
Wauneta*•†.....Chase	See Imperial.
Wausa*•†.....Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†.....Saline	See Wilber.
Weston*•†.....Saunders	See Wahoo.
▲West Point*•†.....Cuming	T. M. MOODIE.
▲Wilber*•†.....Saline	J. H. Grimm.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wilcox*†.....Kearney	E. C. Dailey.
Wilsonville*†.....Furnas	See Beaver City.
Winside*† .....Wayne	H. S. Simons.
Wisner*†.....Cuming	Oliver Oleson.
Wood Lake*†.....Cherry	See Valentine.
Wood River*†.....Hall	O. M. Quackenbush.
Wymore*†.....Gage	A. D. McCandless.
▲York*† .....York	CHARLES F. STROMAN.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

▲Austin*†.....Lander	W. D. Jones.
▲Belmont*.....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*s...Douglas	See Genoa.
▲Genoa*s..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*†.....Washoe	S. SUMMERFIELD.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*†.....Storey	W. E. F. DEAL.
Wadsworth*†.....Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*†.....Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†.....Grafton	Dearborn & Chase.
Canaan*†.....Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	STREETER, WALKER & HOLLIS.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	W. F. NASON.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†... Rockingham	W. H. Drury.
▲Exeter*†... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*s.....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†... Hillsboro	Samuel Upton.
Gorham*†.....Coos	A. R. Evans.
Great Falls*.....Strafford	See Somersworth.
Greenville*† .. Hillsboro	Herbert J. Taft.
Hanover*s.....Grafton	George H. Hitchcock.
▲Haverhill*†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†.....Cheshire	E. J. Tempie.
▲Keene*†..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†.....Belknap	Hibbard & Hibbard.
▲Lancaster*†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*s†.....Grafton	George F. Morris.
Littleton*s†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*s†..... Belknap	Bertram & Blaisdell.
Milford*s†..... Hillsboro	E. I. Kendall.
▲Nashua*s†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*s† Rockin'm	A. L. Mellows.
▲Newport*s†..... Sullivan	A. S. WAIT.
North Conway*s†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*s†.....Carroll	Frank Weeks.
Penacook*s†.. Merrimack	Willis G. Buxton.
Peterboro*s†... Hillsboro	J. F. Brennan.
Pittsfield*s†...Merrimack	E. A. Lane.
▲Plymouth*s†..... Grafton	Burleigh & Adams.
▲Portsmouth*s†.Rock'ham	JOHN W. KELLEY.
Raymond*s† Rockingham	John T. Bartlett.
Rochester*s† ... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*s†. Strafford	See Dover.
Somersworth*s† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*s†... Merrimack	Almon F. Burbank.
Tilton*s†.....Belknap	W. B. Fellows.
Troy*s† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*s†..... Carroll	Arthur L. Foote.
Walpole*s†..... Cheshire	J. G. Bellows.
Whitefield*s†..... Coos	C. E. Wright.
Wilton*s† ..... Hillsboro	Geo. E. Bales.
Winchester*s†.. Cheshire	H. W. Brigham.
Wolfboro*s†..... Carroll	SEWELL W. ABBOTT.
Woodsville*s†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*s†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*s† .....Salem	See Salem.
Arlington*s†..... Hudson	See Jersey City.
Asbury Park*s†Monmo'th	DAVID HARVEY, JR.
Atlantic City*s†.Atlantic	THOMPSON & COLE.
Atlantic High'ds*s† Mon.	CHARLES HARVEY.
Barnegat*s†..... Ocean	See Toms River.
Bayonne*s†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*s†..... Essex	Skinner & Ten Eyck.
Belmar*s†.....Monmouth	See Asbury Park.
▲Belvidere*s†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*s†..Hudson	See Bayonne.
Beverly*s†..... Burlington	See Burlington.
Bloomfield*s†..... Essex	HARRY E. RICHARDS.
Bloomsbury*s† Hunterd'n	J. W. Crevelling.
Boonton*s† ..... Morris	J. S. Salmon.
Bordentown*s†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*s†.Somerset	H. C. Suydam.
▲Bridgeton*s† Cumberland	WILLIAM A. LOGUE.
Burlington*s†.Burlington	HOWARD FLANDERS.
Butler*s†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*s†..... Camden	HENRY I. BUDD, JR.
Cape May*s†.....Cape May	J. M. R. Hildreth.
▲Cape May C.H.*s†.Cape M	J. M. E. Hildreth.
Carlstadt*s† ..... Bergen	See Hackensack.
Cedarville*s†Cumberland	B. T. Powell.
Chatham*s†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*s†.....Hunterdon	See Flemington.
Closter*s† ..... Bergen	C. B. Harvey.
Collingwood*s... Camden	See Camden.
Cramer Hill*†..... Camden	See Camden.
Cranbury*† .....Middlesex	A. S. Appelget.
Cranford*s† ..... Union	See Elizabeth.
Deckertown*s† ... Sussex	Henry C. Hunt.
Dover*s†.....Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*s† Monmouth	See Long Branch.
Egg Harbor City*s†Atlan.	A. Stephany.
▲Elizabeth*s†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*s†.....Bergen	George R. Dutton.
Farmingdale*s† Monm'th	See Freehold.
▲Flemington*s†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*s† ..... Essex	See Newark.
▲Freehold*s†... Monmouth	FRANK P. McDERMOTT.
Frenchtown*s†Hunterd'n	L. D. Hagaman.
Glassboro*s† . Gloucester	See Woodbury.
Gloucester City*s†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*s† ... Bergen	Wm. M. Johnson.
Hackettstown*s†. Warren	J. C. Allen.
Haddonfield*s†...Camden	Chas. R. Stevenson.
Hammonton*s† ..Atlantic	A. J. King.
Harrison*s† ..... Hudson	See Jersey City.
Hightstown*s†.....Mercer	S. M. Schenck.
Hoboken*s†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*s†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*s† . Middlesex	See New Brunswick.
▲Jersey City*s†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*s†.....Monmouth	B. B. Ogden.
Lakewood*s†.....Ocean	T. J. R. Brown.
Lambertville*s† Hunterd'n	WALTER F. HAYHURST.
Long Branch*s† Monm'th	HEISLEY & MORRIS.
Madison*s†..... Morris	C. A. Rathbun.
Manasquan*s†.Monmouth	H. H. Wainright.
Matawan*s† .. Monmouth	R. W. Dayton.
▲May's Landing*s†Atlantic	JOHN C. REED.
Medford*s† ... Burlington	See Mount Holly.
Merchantville*s† Camden	See Camden.
Metuchen*s† .. Middlesex	See New Brunswick.
Milburn†..... Essex	See Orange.
Millville*s† .Cumberland	Martin W. Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. s Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*†.....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*†.Mid'sx	HOWARD A. REYNOLDS.
New Durham*†..Hudson	See Jersey City.
▲Newton*†.....Sussex	Theodore Simonson.
Ocean City*†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*†.....Essex	BLAKE & HOWE.
Oxford*†.....Warren	See Belvidere.
Palmyra*†.....Burlington	See Burlington.
Passaic*†.....Passaic	JOHN T VAN RIPER.
▲Paterson*†.....Passaic	JAMES G. BLAUVELT.
Paulsboro*†....Gloucester	See Woodbury.
Pemberton*†.Burlington	See Mt. Holly.
Penn Grove*†.....Salem	See Salem.
Pennington*†.....Mercer	T. D. Darling.
Perth Amboy*†Middlesex	C. C. HAMMON.
Phillipsburg*†.. Warren	I. Blair Reiley.
Plainfield*†.....Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†..Ocean	Thomas Curtis.
Princeton*†.....Mercer	FERGUS A. DENNIS.
Rahway*†.....Union	LESLIE LUPTON.
Raritan*†.....Somerset	See Somerville.
Red Bank*†..Monmouth	EDMUND WILSON.
Ridgewood*†.....Bergen	Cornelius Doremus.
Riverside*†..Burlington	See Burlington.
Rockaway*†.....Morris	John F. Stickle.
Rutherford*†.....Bergen	ADDISON ELY.
▲Salem*†.....Salem	W. T. HILLIARD.
Seabright*†..Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*†....Somerset	JAMES J. BERGEN.
South Amboy*†Middlesex	See Perth Amboy.
South Orange*†.... Essex	See Orange.
South River*†Middlesex	See New Brunswick.
Summit*†..... Union	WM. D. & L. A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*†..... Ocean	See Toms River.
Union*†.....Union	See Elizabeth.
Vincentown*†Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*†.... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†..... Union	See Elizabeth.
West Hoboken*†Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*†. Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo.....Otero	William A. Hawkins.
▲Albuquerque*† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*.....San Juan	Robert C. Prewitt.
▲Carlsbad*†.....Eddy	FREEMAN & CAMERON.
▲Clayton*†.....Union	O. T. Toombs.
Deming*†.....Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	A. A. Jones.
Eddy*†.....Eddy	See Carlsbad.
Gallup*†.....Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲LasCruces*† DonnaAnna	S. B. Newcomb.
▲LasVegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*†.... Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Socorro.
▲Mora*.....Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*†.....Colfax	CHARLES SPRINGER.
▲Roswell*†.....Chaves	Alexander J. Nisbet.
SanMarcial*†.... Socorro	See Socorro.
¶▲Santa Fe*†.. Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†.....Grant	BARNES & APPEL.
▲Socorro*†.....Socorro	W. H. WINTER.
Springer*†.....Colfax	H. Seaberg.
▲Taos*.....Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*†..... Jefferson	A. F. & T. F. Saunders.
Addison*†..... Steuben	DELMAR M. DARRIN.
Afton*†..... Chenango	George A. Haven.
Akron*†..... Erie	Paxon & Paxon.
¶▲Albany*†.....Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*†..... Suffolk	S. P. Hildreth.
Amsterdam*†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*† .....Allegany	CLAYTON L. EARLEY.
Angelica*† .....Allegany	D. D. Dickinson.
Antwerp*• .... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle.....Washington	John B. Conway.
Attica*† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*† .....Cayuga	AMASA J. PARKER.
Aurora*†.....Cayuga	John A. Hudson.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† .....Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	ARTHUR E. CLARK.
▲Bath*†..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*†..... Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*†..... Allegany	Curtis & Bliss.
Boonville*†..... Oneida	B. A. Capron.
Brewster*†..... Putnam	A. J. Miller.
Brockport*† .... Monroe	DANIEL HOLMES.
Brockton*†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
Buffalo*† .....Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*† .. Livingston	D. C Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Cambden*† ..... Onedia	P. H. FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Cananddaigua*† .Ontario	F. H. HAMLIN.
Canaseraga*† ..Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	See Owego.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† .....Putnam	George E. Anderson.
Carthage*†.....Jefferson	A. E. KILBY.
Castile*†..... Wyoming	E. B. Windsor.
Castleton*†...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cherry Cr'k*†Chaut'qua	E. M. Curtis.
Cherry Valley*†.Otsego	S. W. Barnum.
Chester*†.....Orange	J. E. Mellick.
Chittenango*†...Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.
Cincinnatus*•...Cortland	John H. Murray.
Clayton*†..... Jefferson	W. H. REES.
Cleveland*†.....Oswego	James Gallagher.
Clifton Springs*•†Ontario	E. A. Griffith.
Clinton*†..... Oneida	Martin & Ives.
Clyde*†..... Wayne	George W. Cowles.
Coeleskill*†...Schoharie	C. H. Holmes.
Cohocton*†.....Steuben	S. J. Depew.
Cohoes*†.....Albany	HENRY A. STRONG.
Cold Spring*†...Putnam	W. H. Haldane.
College Point*†..Queens	Wm. Sutter.
▲Cooperstown*†...Otsego	Charles T. Brewer.
Corning*†.....Steuben	WM. J. TULLY.
Cornwall on H.*•.Orange	Daniel E. Pope.
▲Cortland*†.....Cortland	S. S. KNOX.
Coxsackie*†.....Greene	See Catskill.
Crown Point*†.....Essex	See Port Henry.
Cuba*†.....Allegany	J. C. Leggett.
Dansville*†..Livingston	B. G. FOSS.
Dayton*†...Cattaraugus	N. M. Allen.
▲Delhi*†.....Delaware	Wagner & Fisher.
Depew*†.....Erie	See Lancaster.
Deposit*†.....Broome	C. E. Scott.
Deruyter*†.....Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*†...Herkimer	Geo. P. Ward.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*†.....Yates	LEWIS J. WILKIN.
Dunkirk*†...Chautauqua	STEARNS & WARNER.
Earlville *†.....Chenango	S. B. Cloyes.
East Aurora *†.....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*†.....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*†.....Ulster	G. G. & J. B. Keeler.
Ellicottville*†Cattar'gus	J. O. CLARK.
Ellington*...Chautauqua	See Jamestown.
▲Elmira*†.....Chemung	HEREN DEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*†.....Madison	See Morrisville.
Fairport*†.....Monroe	See Rochester.
Farmer*†.....Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*†Onondaga	Clarence Austin.
Fillmore*†.....Allegany	R. L. Richardson.
Fishkill*†.....Dutchess	See Poughkeepsie.
Fishkill on Hds'n*†Dutc's	J. F. Scudder.
Flushing*†.....Queens	M. D. GOULD.
▲Fonda*†....Montgomery	J. S. Sitterley.
Forestville*†Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†...Herkimer	H. H. Ingham.
Franklin*†.....Delaware	L. F. Raymond.
Franklinville*†Cattar'us	George E. Spring.
Fredonia*†.Chautauqua	B. F. SKINNER.
Freeport*†.....Nassau	George Wallace.
Friendship*†....Allegany	A. L. Elliott.
Fulton*†.....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†...Wyoming	See Warsaw.
▲Geneseo*† ....Livingston	JOHN R. STRANG.
Geneva*†.....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .....Otsego	See Cooperstown.
Glen Cove*†.....Nassau	E. T. Payne.
Glens Falls*†.....Warren	A. J. CHERITREE.
Gloversville*†.....Fulton	BAKER & BURTON.
▲Goshen*†.....Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*†.Cattaraugus	F. J. Blackman.
Granville*†.Washington	S. E. Everets.
Greene*†.....Chenango	M. F. Porter.
Greenport*†.....Suffolk	LE ROY E. RAYNOR.
Greenwich*†Washingt'n	C. C. Vankirk.
Groton*†.....Tompkins	H. S. Hopkins.
Hamburg*†.....Erie	Fayette Kelly.
Hamilton*†.....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*†.....Delaware	Frank Taylor.
Hannibal*†.....Oswego	D. D. Metcalf.
Havana*† .....Schuyler	See Watkins.
Haverstraw*†.Rockland	THOMAS H. LEE.
Hempstead*•.....Nassau	A. R. Griffin.
▲Herkimer*†...Herkimer	C. E. SNYDER.
Hermitage .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*†.....Erie	See East Aurora.
Holland Patent*†Oneida	W. J. Williams.
Holley*†.....Orleans	H. O. Jones.
Homer*†.....Cortland	E. L. Stone.

Town and County.	Name.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. & H. J. GREENE.
Hornellsville*†..Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*†† .....Columbia	ISAAC N. COLLIER.
Hume*†† .....Allegany	E. E. & G. W. Harding.
Huntington*†† .....Suffolk	THOMAS YOUNG.
Ilion*†† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†.....Tompkins	MURRAY E. POOLE.
▲Jamaica*†† .....Queens	WILLIAM W. GILLEN.
Jamestown*†† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*†† .....Fulton	FRED LINUS CARROLL.
Jordan*†† .....Onondaga	John McLaughlin.
Keeseville*†† .....Essex	Hewitt & Wolcott.
Kinderhook*†† Columbia	Gerrit S. Collier.
▲Kingston*†† .....Ulster	JOHN G. VAN ETTEN.
Lake George .....Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*†† .....Erie	H. B. Van Peyma.
Lansingburg*†.Rensse'r	H. N. GREENE.
Le Roy*†† .....Genesee	W. H. Smith.
Liberty*†† .....Sullivan	D. S. Hill.
Lima*†† .....Livingston	H. H. Thompson.
Littlefalls*†† .. Herkimer	FRED I. SMALL.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*†† .....Livingston	Charles Ward.
Locke*†† .....Cayuga	See Moravia.
▲Lockport*†† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*†† Qu'ns	MANLEY & WADLEY.
▲Lowville*†† .....Lewis	Fred. C. Schraub.
▲Lyons*†† .....Wayne	DWIGHT S. CHAMBEBLAIN.
Madrid*•....St. Lawrence	F. J. Merriman.
▲Malone*†† .....Franklin	JOHN I. GILBERT.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†† .....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*†† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*• .....Otsego	J. V. Guernsey.
Millbrook*†† ... Dutchess	See Poughkeepsie.
Millerton*†† .... Dutchess	Collins Sheldon.
Mineola*†† .....Nassau	See Hempstead.
Mohawk*†† ... Herkimer	James B. Rafter.
▲Monticello*†† .... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†† .....Cayuga	S. E. Day.
Morris*†† .....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†† ... Madison	H. B. Coman.
Mt. Kisco*†† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Westc'ter	JOHN M. GORHAM.
Naples*†† .....Ontario	Lincoln & Lincoln.
Newark*†† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*†† .....Orange	A. H. F. SEEGER.
▲New City*•.....Rockland	See Spring Valley.
New Paltz*†† .....Ulster	J. N. Vanderlyn.
Newport*†† .....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	YOUNG & TERRY.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
" ..... "	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲New York City*● † N. Y'k (*Continued.*)	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 43 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St.
..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*● ..... Broome	See Deposit.
North Collins*●† ..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*●† ..... Suffolk	C. B. Partridge.
N. Tonawanda*† . Niagara	WARNER & LINDSAY.
Northville*●† ..... Fulton	Lee S. Anibal.
▲Norwich*● † .... Chenango	GEO. W. RAY.
Norwood*●†. St. Lawrence	Willis J. Fletcher.
Nunda*●† ..... Livingston	E. C. Olney.
Nyack*●† ..... Rockland	See Haverstraw.
Oakfield*●†. ..... Genesee	B. F. Hawes.
Ogdensburg*●† St. L'w'nce	MALBY & LUCEY.
Olean*●† .... Cattaraugus	CARY, RUMSEY & HASTINGS.
Oneida*●† ..... Madison	H. W. COLEY.
Oneonta*●† ..... Otsego	George M. Bristol.
▲Oswego*●† ..... Oswego	FRANCIS E. HAMILTON.
▲Ovid*●† ..... Seneca	Benjamin Franklin.
▲Owego*●† ..... Tioga	H. AUSTIN CLARK.
Oxford*●† ..... Chenango	W. H. Hyde.
Oyster Bay*●†. ..... Nassau	Herbert L. Fordham.
Painted Post*●† .. Steuben	See Corning.
Palmyra*●† ..... Wayne	H. R. DURFEE.
Parish*●† ..... Oswego	H. D. Nutting.
Patchogue*●† ..... Suffolk	Walter H. Jaycox.
Pawling*●†. ..... Dutchess	W. Downing.
Peekskill *●† Westchester	LENT & HERRICK.
▲Penn Yan*●†. ..... Yates	JOHN T. KNOX.
Perry*●†. ..... Wyoming	Morris A. Lovejoy.
Phelps*●† ..... Ontario	Samuel S. Partridge.
Philadelphia*●†. Jefferson	J. F. Larue.
Phœnix*●†. ..... Oswego	A. J. BROWN.
Pike*. ..... Wyoming	G. S. Van Gorder.
Pine Plains*●† .. Dutchess	Frank Eaton.
▲Plattsburg*●† ..... Clinton	RILEY & HEALEY.
Poland*●† ..... Herkimer	Milton Howe.
Port Chester*●† W'stch't'r	JEROME A. PECK.
Port Henry*●†. ..... Essex	Rowe & Pyrke.
Port Jefferson*●†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*●† .... Orange	WILLIAM H. CRANE.
Potsdam*●†. St. Lawrence	A. X. Parker.
▲Poughkeepsie*●† Dutchess	WILKINSON & COSSUM.
Prattsburg*●. ..... Steuben	James Flaherty.
Pulaski*●† ..... Oswego	Irving G. Hubbs.
Randolph*●†. Cattaraugus	Crowley & Terry.
Red Creek*●†. ..... Wayne	C. O. Peterson.
Red Hook*●†. .... Dutchess	J. W. Elseffer.
Rensselaer●. ... Rensselaer	See Troy.
Rhinebeck*†. .... Dutchess	A. Lee Wager.
Richfield Springs*●† O'ego	J. D. Reed.
▲Richmond*† .... Richmond	See New York City.
Richmondville*●†. . S'h'rie	E. A. Dox.
Ripley*●† .... Chautauqua	See Jamestown.

Town and County.	Name.
▲Riverhead*●† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*●† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*●† Nas'u	John Lyon.
Rome*●†. ..... Oneida	A. DELOS KNEELAND.
Rondout*●† ..... Ulster	De Witt Roosa.
Roslyn*●† ..... Nassau	Eastman & Eastman.
Rushford*†. ..... Allegany	R. B. Lanning.
Sag Harbor*●† .... Suffolk	George C. Raynor.
Salamanca*●† Catt'raugus	ANSLEY & SPENCER.
Salem*●†. ..... Washington	Fred Fraser.
Sandy Creek*●. .... Oswego	U. Bartlett.
Sandy Hill*●†. ... Wash'ton	D. J. Sullivan.
Saranac Lake*●† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*●Sarat'ga	C. S. & C. C. LESTER.
Saugerties*●† ..... Ulster	E. B. Whittaker.
Sayville*●†. ..... Suffolk	See Patchogue.
▲Schenectady*●† . Sc'n't'dy	EVERETT SMITH. *
Schenevus*●†. ..... Otsego	Graham & Baldwin.
▲Schoharie*●†. ... Schoharie	C. W. Hinman.
Schuylerville*●†. Saratoga	W. E. Bennett.
Scio*●†. ..... Allegany	See Wellsville.
Seneca Falls*●†. .... Seneca	HAMMOND & HAMMOND.
Sherburne*●†. ... Chenango	Charles A. Fuller.
Sherman*●†. .. Chautauqua	See Jamestown.
Shortsville*●† .... Ontario	W. C. Ellis.
Sidney*●†. ..... Delaware	WILLIAM THORP.
Silver Creek*●†. Ch'ta'qua	C. G. Babcock.
Sinclairville*●†. Ch'ta'qua	O. Edson.
Sing Sing*●†. Westchester	STUART BAKER.
Skaneateles*●†. Onondaga	C. R. Milford.
Sodus*●†. ..... Wayne	B. C. Reede.
Southampton*●†. . Suffolk	Henry H. Chatfield.
Southold*●†. ..... Suffolk	Albert C. Case.
Spencer*●†. ..... Tioga	C. O. Seaburg.
Springville*●† ..... Erie	E. A. Scott.
Stamford*●† .... Delaware	C. L. Andrus.
Stapleton*●† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*●† Mtg'm'ry	Charles A. Stone.
Stockton*. .... Chautauqua	See Dunkirk.
Suspension Bridge*●† N'g'a	See Niagara Falls.
▲Syracuse*●† .... Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*●† Westchest'r	H. C. GRIFFIN.
Theresa*●† ..... Jefferson	C. A. Van Allen.
Ticonderoga*●†. .... Essex	H. D. Hoffnagle.
Tonawanda*●†. ..... Erie	Harrington & Premus.
▲Troy*●†. ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*●†. Tom'k's	J. A. Milne.
Truxton*†. ..... Cortland	A. L. Kenney.
Unadilla*●†. ..... Otsego	See Oneonta.
Union Springs*●†. Cayuga	Arthur M. Seekel.
▲Utica*●†. ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*●†. ..... Oneida	S. S. Judson.
Victor*●†. ..... Ontario	Ellis A. Griffith.
Walden*●†. ..... Orange	A. S. Embler.
Walton*●†. ..... Delaware	Fancher & White.
Wappinger's Falls*●† Duc's	George Wood.
Warrensburg*●†. . Warren	L. E. REOUX.
▲Warsaw*●† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*†. ..... Orange	F. V. Sanford.
Waterford*●†. .... Saratoga	F. A. Martin.
▲Waterloo*●† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*●†. .. Jefferson	WALTS & PITCHER.
Waterville*●†. ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*●† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*●† ..... Tioga	F. A. Bell.
Wayland*●† ..... Steuben	Clark & Pratt.
Weedsport*●†. ..... Cayuga	A. W. Shurtleff.
Wellsville*●†. ..... Allegany	CHURCH & CHURCH.
Westchester*●† W'chester	See New Rochelle.
Westfield*●†. Chautauqua	H. C. Kingsbury.
W. New Brighton*●†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*●† ..... Albany	V. J. Oothout.
West Winfield*●† H'kimer	M. M. Crandall.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Whitehall*•†.Washington	A. D. BARTHOLOMEW.
▲White Plains*•†W'chester	ROBERT E. FARLEY.
Williamson*•†.....Wayne	Jacob Brower.
Wolcott*•†.....Wayne	E. H. Kellogg.
Woodhaven*•†.....Queens	Wm. F. Wykoff.
Worcester*•†.....Otsego	Holmes & Waterman.
Yonkers*•†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville.....Anson	See Wadesboro.
▲Ashboro*•†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*•†...Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*•†.....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*•†.....Swain	Bryson & Black.
▲Burgaw*•†.....Pender	R. G. Grady.
Burlington*•†..Alamance	Charles E. McClean.
▲Burnsville*.....Yancey	McElroy & Moore.
▲Camdena.....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	F. W. J. ADAMS.
Chapel Hill*•†.....Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†.....Johnston	See Raleigh.
▲Clinton*•†.....Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*•†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck†.....Currituck	W. R. Gordon.
▲Dallas*•†.....Gaston	O. F. Mason.
▲Danbury*.....Stokes	A. H. Joyce.
▲Dobson*.....Surry	T. W. Folger.
Dunn*•†.....Harnett	J. C. Clifford.
▲Durham*•†.....Durham	BOONE & BRYANT.
▲Edenton*•†.....Chowan	Pruden & Pruden.
▲Elizabeth City*•†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†..Bladen	R. S. White.
Elm City*•†.....Wilson	See Wilson.
Enfield*•†.....Halifax	David Bell.
▲Fayetteville*•† ..Cumb'd	J. C. & S. H. MacRAE.
▲Franklin*.....Macon	Jones & Johnson.
Gastonia*•†.....Gaston	A. G. Manguin.
▲Gatesville*.....Gates	L. L. Smith.
▲Goldsboro*•†.....Wayne	ALLEN & DORTCH.
▲Graham*•†.....Alamance	E. S. Parker.
▲Greensboro*•†..Guilford	A. M. SCALES.
▲Greenville*•†.....Pitt	Jarvis & Blow.
▲Halifax*•†.....Halifax	Thomas H. Hill.
▲Hayesville*.....Clay	M. R. Kinsey.
▲Henderson*•†.....Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•†.....Catawba	Thomas M. Hufham.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†.....Orange	John W. Graham.
▲Jackson*....Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*.....Ashe	J. W. Todd.
Jonesboro*•†.....Moore	W. E. Murchison.
▲Kenansville*.....Duplin	H. R. Koonegay.
Kings Mountain*•†Clevl'd	See Gastonia.
▲Kinston*•†.....Lenoir	W. D. POLLOCK.
La Grange*•†.....Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxey L. John.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•†.....Caldwell	Edmund Jones.
▲Lexington*•†...Davidson	F. C. ROBBINS.
▲Lillington.....Harnett	O. J. Spears.
▲Lincolnton*•†...Lincoln	A. L. Quickel.
Littleton*•†.....Halifax	S. G. Daniel.
▲Louisburg*•†.....Franklin	T. W. Beckett.
▲Lumberton*•†...Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*.....Dare	J. M. Gray.
Marion*•†.....McDowell	E. J. Justin.
▲Marshall*•†.....Madison	J. A. Hendrick.
Milton*•†.....Caswell	L. M. Warlick.
▲Mocksville*•†.....Davie	E. L. Gaither.
▲Monroe*•†.....Union	R. R. Redwine.
▲Morganton*•†.....Burke	Avery & Ervin.
Mount Airy*•†.....Surry	Carter & Lewellyn.
▲Murphy*•†.....Cherokee	R. L. Cooper.
▲Nashville*•†.....Nash	R. A. P. Cooley.
▲Newbern*•†.....Craven	O. H. GUION.
▲Newton*•†.....Catawba	W. B. Gaither.
No. Wilkesboro*•†. Wilkes	See Wilkesboro.
▲Oxford*•†.....Granville	HICKS & MINOR.
Pilotmountain*•†...Surry	Holcomb & McGuffin.
▲Pittsboro*•†.....Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*•† .....Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†.....Person	Kitchin & Kitchin.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•†.....Forsyth	See Winston-Salem.
▲Salisbury*•†.....Rowan	L. H. CLEMENT.
Sanford*•†.....Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*•†.....Nash	See Nashville.
▲Statesville*•†.....Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•†..... Anson	Bennett & Bennett.
▲Warrenton*•†..... Warren	H. A. Bond.
▲Washington*•†..Beaufort	B. B. NICHOLSON.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster*..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth*• Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.
▲Wilkesboro*•†.... Wilkes	T. B. FINLEY.
▲Williamston*•†... Martin	Wheeler Martin.
▲Wilmington*•† No. Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	S. G. NEWBORN.
▲Windsor*..... Bertie	F. D. Winston.
▲Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*•†.....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville*..... Caswell	Johnson & Johnson.
Youngsville*•† .Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose.....McHenry.	See Towner.
Aneta*•†.....Nelson	See Lakota.
Ardoch*•†.....Walsh	See Minto.
▲Ashley*..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	W. J. Burke.
Bisbee.....Towner	See Canoo.
¶▲Bismarck*•†... Burleigh	F. H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Bowbells*•† .....Ward	See Towner.
Bowdon.....Wells	See Harvey.
Braddock.....Emmons	See Williamsport.
Buffalo*•†.....Cass	See Fargo.
Buxton*•†.....Traill	See Hillsboro.
Caledonia*.....Traill	See Hillsboro.
▲Cando*•†.....Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•†.....Cass	See Fargo.
Cavalier*•†..... Pembina	See St. Thomas.
Christine*•† ....Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•†.. Griggs	DAVID BARTLETT.
Courtenay*•†....Stutsman	J. C. Parks.
Crary*•†.....Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	See St. Thomas.
Cuminga*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† .....Barnes	See Valley City.
Delamere.....Sargent	See Milnor.
▲Devil's Lake*•†....Ramsey	BRENNAN & KENNEDY.
▲Dickinson*•†.....Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	Robert Ferguson.
Dresden.....Cavalier	See Langdon.
Edgeley*•†.....La Moure	C. W. Fellows.
Edinburg*•†..... Walsh	See Park River.
▲Ellendale*•†.....Dickey	James M. Austin.
Emerado*•†. Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Fred Underwood.
Fairmount*•†.... Richland	Charles A. Tuttle.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.

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Town and County.	Name.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks.
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† .... Pembina	See St. Thomas.
Hankinson*† .... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... La Moure	J. B. Sharpe.
▲Lakota*† ..... Nelson	A. E. SHEETS.
▲Lamoure*† .... LaMoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	J. C. Monnet.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† . Richland	A. L. Parsons.
Linton ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. V. LINWELL.
Oakes*† ..... Dickey	George H. Fay.
Omemee*† ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	L. N. Torson.
Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'rks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	BURKE & LINDLAND.
▲Wahpeton*† .... Richland	F. B. LAMBERT.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† .... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bisnop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. Wert.
Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Raihley.
Arlington*† .... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† . Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† .... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† .... Logan	See Bellefontaine.
▲Bellefontaine*† ... Logan	A. JAY MILLER.
Bellevue*† ..... Huron	J. B. Miller.
Bellville*† ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*† ..... Jefferson	John J. Watson.
Berlin Heights*† .... Erie	F. E. Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*† ..... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	BALDWIN & HARRINGTON.
Bradford*† ..... Miami	W. Vermillion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	Frank Thompson.
Bridgeport*† ... Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
Brookville*† Montg'mery	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	George W. Jacques.
Butler*† ..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*† ..... Noble	W. C. Okey.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	MATTHEWS & HEADE.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*† ..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*† .... Morrow	W. P. Vanghan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	JOHN KRAMER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† . Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBEE & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Cincinnati*† ...Hamilton (*Continued.*)	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† .....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† .Cuyahoga	F. B. Garrett.
Columbiana*† .Col'biana	Ezra B. Bye.
¶▲Columbus*† ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	ARLEN M. COX.
Continental*† ....Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† .....Trumbull	John J. Sullivan.
▲Coshocton*† ..Coshocton	POMERENE & POMERENE.
Covington*† .....Miami	W. H. Nill.
Crestline*† ....Crawford	R. W. MILLER.
Creston*† .....Wayne	Price Russell.
Croton*† .....Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† .....Wood	See Bowling Green.
Danville*† .....Knox	Clinton M. Rice.
▲Dayton*† ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† .....Defiance	S. T. SUTPHEN.
De Graff*† .....Logan	Huston & Curl.
▲Delaware*† ....Delaware	W. A. HALL.
Delphos*† .....Allen	B. J. BROTHERTON.
Delta*† .....Fulton	M. B. Cottrell.
Dennison*† ..Tuscarawas	A. W. Elson.
Deshler*† .....Henry	D. D. Donovan.
Doylestown*• .....Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† .....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*† .Col'bia	WILLIAM H. VODREY.
East Palestine*† ..Col'bia	John H. Logan.
▲Eaton*† .....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*† .....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*† .....Ottawa	George W. Keightley.
▲Elyria*† .....Lorain	E. G. JOHNSON.
Euclid*† .....Cuyahoga	See Cleveland.
Fayette*† .....Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*† .....Hancock	BURKETT & BURKETT.
Flushing*† .....Belmont	A. M. Brown.
Forest*† .....Hardin	Russell Price.
Fort Recovery*† .Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† .....Harrison	B. W. Rowland.
▲Fremont*† .....Sandusky	JAMES H. FOWLER.
Galion*† .....Crawford	R. W. Johnston.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
Gambier .....Knox	See Mount Vernon.
Garrettsville*† ..Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† .Sandusky	J. L. Hart.
Girard*† .....Trumbull	R. W. Deemer.
Glenville*† ....Cuyahoga	See Cleveland.
Gloster*† .....Athens	R. A. Amos & Bro.
Grafton*† .....Lorain	See Elyria.
Granville*† .....Licking	E. J. Dorsey.
Greenfield*† ....Highland	DICKEY & HEISKELL.
Green Spring*† ...Seneca	C. S. Burton.
▲Greenville*† .....Darke	ANDERSON & BOWMAN.
Greenwich*† .....Huron	T. K. Strimple.
Groverhill's*† ... Paulding	R. W. Pickering.
▲Hamilton*† ..... Butler	MARRY, ANDREWS & MOREY.
Harpster*† .....Wyandot	See Upper Sandusky.
Harrison*† ..... Hamilton	JAMES A. GRAFT.
Harveysburg*† ...Warren	See Lebanon.
Hicksville*† ....Defiance	L. E. Griffin.
Highland*† .....Highland	See Leesburg.
▲Hillsboro*† ....Highland	STEELE & SAMS.
Holgate*† .....Henry	E. F. Thompson.
Hubbard*† .....Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† .....Erie	C. M. Ray.
▲Ironton*† .....Lawrence	COEN & THOMPSON.
▲Jackson*† .....Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† .....Greene	W. A. Paxson.
▲Jefferson*† ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† .Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .....Licking	G. W. Lewis.
Kalida* .....Putnam	See Columbus Grove.
Kent*† .....Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† .....Ross	See Chillicothe.
Kinsman*† .....Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .....Fairfield	G. E. MARTIN.
La Rue*† .....Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .....Highland	George T. Hardy.
Leetonia*† ..Columbiana	C. D. Dickinson.
Leipsic*† .....Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .....Richland	See Mansfield.
▲Liberty Center*† .Henry	See Napoleon.
▲Lima*† .....Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J. R MARTIN.
Lockland*† .....Hamilton	Thompson & Gorman.
Lodi*† .....Medina	See Cres'on.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† .....Madison	Durfiinger & Emery.
Lorain*† .....Lorain	FRANK COLEMAN.
Loramie* .....Shelby	See St. Mary.
Loudonville*† ...Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† .....Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† ... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† .....Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	PORTER & PORTER.
Mason*† .....Warren	See Lebanon.
Massillon*† .....Stark	W. E. N. HEMPERLY.
Maumee*† .....Lucas	A. W. Eckert.
▲McArthur*† .....Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† .....Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† .....Clermont	S. A. West.
Milford Center*† ... Union	See Marysville.
▲Millersburg*† ....Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† .....Stark	J. F. Jerome.
Minster*† .....Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† .....Warren	T. C. Welch.
Moscow*• .....Clermont	See Felicity.
Mt. Gilead*† ..... Morrow	L. K. Powell.
Mt. Pleasant*† ..Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† .....Knox	WILLIAM M. KOONS.
Mt. Victory*† .....Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† ..... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† .....Licking	FREDERIC M. BLACK.
New Bremen*† .Auglaize	See St. Mary.
New Carlisle*† .....Clark	R. H. Runnells.
New Comerst'n*• T'car's	E. E. Lindsey.
New Holland*† Pickaway	See Washington.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† ...Huron	R. C. Powers.
New Madison*† ...Darke	Thomas Eubanks.
New Matamoras*† .Wash.	Jasper Lisk.
New Paris*† .....Preble	See Eaton.
▲New Phil'd'lp'a*† .Tus'as	NEELY & PATRICK.
New Richmond*• .Cler'nt	F. A. Roberts.
New Vienna*† ....Clinton	F. W. Kelly.
New Washin'n*† .Craw'd	H. M. Cory.
Niles*† .....Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* ..Wood	S. P. Harrison.
North Fairfield*† .Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† .....Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† .....Jackson	J. E. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Oberlin*•† ..... Lorain	W. B. BEDORTKA.
Ohio City*•†... Van Wert	See Van Wert.
Orrville*•†..... Wayne	T. W. Orr.
Orwell*..... Ashtabula	Babcock & Taylor.
Osborn*•†..... Greene	R. H. Swadner.
Ostrander*•†... Delaware	See Delaware.
▲Ottawa*•†..... Putnam	Watts & Moore.
Oxford*•†..... Butler	E. E. Williams.
▲Painesville*•†..... Lake	W. A. BREED.
Pataskala*•†..... Licking	See Newark.
▲Paulding*•†..... Paulding	SNOOK & SAVAGE.
Payne*•†..... Paulding	M. B. Everitt.
Peebles*•†..... Adams	J. R. B. Kessler.
Pemberville*•†..... Wood	J. S. Hoyman.
Perrysburg*•†..... Wood	T. E. Bowers.
Pioneer*..... Williams	See Montpelier.
Piqua*•†..... Miami	JOHN C. GEYER.
Plain City*•†..... Madison	H. C. Black.
Pleasant City*•†Guernsey	L. S. Garber.
Plymouth*•†.... Richland	F. D. Gunsoullus.
Poland*•†..... Mahoning	See Youngstown.
▲Pomeroy*•†..... Meigs	O. L. BRADBURY.
▲Port Clinton*•†... Ottawa	S. P. Alexander.
▲Portsmouth*•†..... Scioto	NOAH J. DEVER.
Prairie Depot*•†.... Wood	Frank Graham.
Prospect*•†..... Marion	See Marion.
Quaker City*•† . Guernsey	J. L. Douglas.
▲Ravenna*•†..... Portage	J. H. NICHOLS.
Richwood*•†..... Union	J. E. Robinson.
Ripley*•†..... Brown	W. D. YOUNG.
Rockford*•†..... Mercer	A. G. Stewart.
Roseville*•†.. Muskingum	Wm. Dunn.
Rushsylvania*•†.... Logan	See West Mansfield.
Sabina*•†..... Clinton	J. M. Morton.
Salem*•†..... Columbiana	W. W. HAE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•†..... Erie	R. B. FISHER.
Sardinia*•†..... Brown	See Georgetown.
Scio*•†..... Harrison	Easton Randolph.
Seville*•†..... Medina	Lee Elliott.
Shanesville*•†Tuscarawas	JOHN DOERSCHUK.
Shelby*•†..... Richland	Skiles & Skiles.
Sherodsville*•†.... Carroll	See Carrollton.
Sherwood*•†.... Defiance	W. W. Huff.
Shiloh*•†..... Richland	See Mansfield.
Shreve*•†..... Wayne	L. D. Cornell.
▲Sidney*•†..... Shelby	S. J. HATFIELD.
Smithfield*..... Jefferson	See Steubenville.
Somerset*•†..... Perry	Owen Yost.
Somerton*..... Belmont	See Bellaire.
South Charleston*•†Clark	Charles E. Ballard.
‖Spencer*•†..... Medina	Frank Heath.
Spencerville*•†..... Allen	J. M. Bailey.
▲Springfield*•†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•.... Greene	Marcus Shoup.
▲St. Clairsville*•†. Belmont	A. H. & W. MITCHELL.
▲Steubenville*•†. Jefferson	P. P. LEWIS.
St. Mary*•†..... Auglaize	D. F. Mooney.
St. Paris*•†... Champaign	C. E. Buroker.
Strasburg*•† . Tuscarawas	Philip G. Garver.
Stryker*•†..... Williams	J. T. Heater.
Sunbury*•†..... Delaware	C. C. Brooks.
Swanton*•†..... Fulton	G. W. Humphrey.
Sycamore*•†..... Wyandot	R. S. Gallaher.
Sylvania*•†..... Lucas	J. C. Jones.
Thornville*•†..... Perry	S. E. Moore.
Thurman*..... Gallia	See Gallipolis.
▲Tiffin*•†..... Seneca	ROHN & BAKER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•†..... Crawford	See Bucyrus.
▲Toledo*•†..... Lucas	HENRY S. BUNKER, 306-308 "The Valentine" Local counsel for the Bradstreet Co.
" ..... "	LEWIS B. HALL. Reference: Northern National Bank.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•†..... Jefferson	See Steubenville.
▲Troy*•†..... Miami	J. A. DAVY.
Uhrichsville*•†. Tuscara's	W. B. STEVENS.
▲Up. Sandusky*•† Wyandot	Carey & Parker.
▲Urbana*•† .... Champaign	WAITE & DEATON.
Utica*•†..... Licking	G. M. Sipe.
▲Van Wert*•† ... Van Wert	SALTZGABER, HOKE & BURTSFIELD.
Vermilion*•†..... Erie	H. R. Williams.
Versailles*•†..... Darke	A. Calderwood.
Wadsworth*•†..... Medina	E. S. Pardee.
Wakeman*•†..... Huron	See Norwalk.
Waldo*•†..... Marion	See Marion.
▲Wapakoneta*•† . Auglaize	F. C. LAYTON.
▲Warren*•†..... Trumbull	T. H. GILMORE.
▲WashingtonC.H.*•†Fay'te	A. R. CREAMER.
▲Wauseon*•†..... Fulton	Fuller & Handy.
▲Waverly*•†..... Pike	John A. Eylor.
Waynesville*•†... Warren	J. G. Keys.
Wellington*•†..... Lorain	G. L. BLINN.
Wellston*•†..... Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	Charles Boyd.
West Alexandria*•†. Preb.	Oscar Sheppard.
Westerville*•† . Franklin	H. T. Sibel.
WestFarmington*•†Trum.	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†..... Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† . Logan	P. M. Kelar.
West Milton*•†..... Miami	Kessler & Kessler.
Weston*•†..... Wood	John M. Saricker.
West Salem*•†..... Wayne	T. B. Keefer.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†... Williams	G. C. Rings.
Wharton*•†..... Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•. Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Willshire*•†..... Van Wert	See Van Wert.
▲Wilmington*•†.. Clinton	SMITH & SAVAGE.
Wilmot*•†..... Stark	W. S. Putman.
Winchester*•†..... Adams	T. C. Downey.
▲Woodsfield*•†..... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•†..... Greene	LITTLE & SPENCER.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†. Mahoni'g	FRANK L. BALDWIN.
▲Zanesville*•†. Muskingum	FRANK H. SOUTHARD.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*•† ..... Woods	T. J. WOMACK.
▲Arapaho*..... Custer	T. S. Hunt.
Augusta*..... Woods	See Alva.
▲Beaver*..... Beaver	J. R. Linley.
Billings..... Noble	See Perry.
Blackwell*..... Kay	E. L. PECKHAM.
Braman*..... Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*..... Pawnee	H. W. WILLIAMS.
▲Cloudchief*..... Washita	Pearl, Tallmadge & Edwards.
Cushing*..... Payne	See Chandler.
Earlsboro*•†,Pottawato'ie	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•†..... Canadian	W. L. BAXTER.
▲Enid*•†..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*..... Blaine	Seymour Foose.
▲Grand..... Day	See Taloga.
¶▲Guthrie*•†..... Logan	COTTERAL & HORNOR.
Hennessey*•†.. Kingfisher	L. M. Gray.
Jefferson*•†..... Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•†..... Kay	See Ponca.
▲Kingfisher*•†.. Kingfisher	J. C. ROBERTS & SON.
Lexington*†.... Cleveland	F. P. Moseley.
Luther ..... Oklahoma	See Oklahoma.
▲Mangum*..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•†..... Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. H. Matthews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•†..... Kay	H. S. BRAUCHT.
New Ponca*..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•.... Garfield	See Enid.
Oakdale ..... Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HARDCASTLE.
Okeene*..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†..... Osage N	T. J. Leahy.
▲Pawnee*..... Pawnee	EDWARD L. LEMERT.
▲Perry*•†..... Noble	J. L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*..... Kay	D. L. HUBLER.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*•†Pottawatomie	FRANK W. BOGGS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud*..... Lincoln	W. G. Pardoe.
▲Taloga*..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'ie	FREDERICK KING.
Tonkawa*..... Kay	See Newkirk.
▲Watonga*..... Blaine	I. H. LOOKABAUGH.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†..... Gilliam	S. A. D. Gurley.
Ashland*•†..... Jackson	E. D. Biggs.
▲Astoria*•†..... Clatsop	FULTON BROS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Athena*† ..... Umatilla	R. J. SLATER.
▲Baker City*†.....Baker	C. A. JOHNS.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottage Grove*†... Lane	J. S. Medley.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*† .....Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*† ..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	Ellis & Phelps.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Baker City.
Independence*† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*●...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†..... Lane	G. F. Shipworth.
▲Klamath Falls*†..Klamath	H. F. Murdock.
LaGrande*† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*† .....Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† .....Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	CARTER & RALEY.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Refer to Chase Nat. Bank, N. Y. City, Lon.and San. F. Bank, Ltd. of Portland, others upon application.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	CHARLES J. SCHNABEL. Refers to Merchants National Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†.....Marion	J. A. CARSON.
Scio*† .....Linn	See Lebanon.
Sheridan*† .....Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†.....Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*† ..... Erie	See Erie.
Allegheny*†.. Allegheny	JAMES W. COLLINS.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†.....Lebanon	Geo. B. Ulrich.
Apollo*† .....Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore*Westmoreland	See Leechburg.
Bangor*†...Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaver Falls*†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	M. A. Points.
▲Bellefonte*†..... Centre	JOHN BLANCHARD.
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*† .....Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills ..Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	George S. Fisher.
▲Bloomsburg*†.Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†....Allegheny	R. E. Stewart.
Bradford*†.....McKean	D. H. JACK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†....Jefferson	S. A. Craig.
Brownsville*†.... Fayette	Samuel H. Smith.
Bryn Mawr*†.Montgo'ry	See Norristown.
Burgettstown*†.Washi'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†.Cra'd	See Meadville.
Canonsburg*†. . Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	J. F. REYNOLDS.
▲Carlisle*†....Cumberland	R. M. HENDERSON.
Carnegie*†.....Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasaqua*†.....Lehigh	A. A. Glick.
Catawissa*†.....Columbia	W. H. RHAWN.
Center Hall*†.....Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'n	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*† .....Delaware	W. B. BROOMALL.
Chicora*†..... Butler	W. B. McBride.
Christiana*†....Lancaster	See Lancaster.
▲Clarion*†.....Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.....Clearfield	SWOOPE & PATTON.
Clintonville*†....Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*†.....Chester	W. S. Harlan.
Cochranton*†. Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	WM. A. DAVIDSON.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†...Allegheny	W. T. Treadway.
Corry*† .....Erie	C. L. Covell.
▲Coudersport*†.....Potter	LEWIS, LARRABEE & DUBOIS.
Carwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†..... Delaware	See Media.
Dawson*†..... Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*†..... York	John N. Logan.
Downington*† Chester	See West Chester.
▲Doylestown*†.....Bucks	Henry Lear.
Dubois*†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*†..... Fayette	See Uniontown.
Duncannon*†.....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†..... Sullivan	Bryan S. Collins.
East Berlin*†.....Adams	See Gettysburg.
East Brady*†.....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*†.....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† .....Tioga	F. D. Selph.
Elk Lick*†.....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*†...Cameron	Johnson & McNarney.
▲Ephrata*†.....Lancaster	A. J. Everly.
Erie*† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†....Fayette	See Uniontown.
Ford City*†..Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*†.....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORN.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† ....Adams	W. McSHERRY, JR.
Girard*†..... Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .... York	See York.

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Town and County.	Name.
Greencastle*•† ..Franklin	See Waynesboro.
▲Greensburg*•†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	H. L. Keck.
Grove City*•†.....Mercer	H. K. Daugherty.
Halifax*•†.....Dauphin	See Harrisburg.
Hamburg†† .....Berks	J. E. Miller.
Hanover*•† .....York	C. E. EHREHART.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•†..Montgomery	See Lansdale.
Hawley*•†.....Wayne	LAWRENCE M. ATKINSON.
Hazleton*•†..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•†.....Wayne	E. C. Mumford.
Honeybrook*•†... Chester	Charles E. Griffith.
Houtzdale*•†.. Clearfield	Henry Boulton.
Hughesville*•†.Lycoming	William E. Crawford.
Hummelstown*•†.Da'pi'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	W. J. FORBES.
Hyndman*•†..... Bedford	See Bedford.
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Jeannette.
Jamestown*•†.....Mercer	See Somerville.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M't'gomery	Frank S. Gentry.
JerseyShore*•† Lycoming	A. F. Martin.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	E. G. KERR.
Jonestown*†..... Lebanon	See Lebanon.
Kane*•†.....McKean	A. P. Huey.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	B. W. Davis.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Knoxville*•†.....Tioga	Henry A. Ashton.
Kutztown*•†..... Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EDERLY.
Langhorne*•† .....Bucks	J. B. Slackhouse.
Lansdale*•†.Montgomery	A. R. Place.
Lansford*•† .....Carbon	See Tamagua.
▲Laporte*•† .....Sullivan	E. J. Mullen.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	H. C. SHIRK.
Leechburg*•†.Armstrong	Thomas J. Van Giesen.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	Elder & Son.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†....Crawford	See Meadville.
Littitz*•†.....Lancaster	See Manheim.
Littlestown*•† .....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS.
Lykens*•†.....Dauphin	See Millersburg.
Mahanoy City*•†.Sc'ylkill	J. J. BROWN.
Mahoningtown*•†.L'rn'ce	A. L. Hogen.
Malvern*•† ..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	F. W. Clark.
Marietta*•†.....Lancaster	D. B. Case.
Martinsburg*•†.....Blair	S. B. Sysinger.
▲Mauchchunk*•†...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	W. A. APPLEGATE.
McKees Rocks*•†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*•†....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	H. H. Mercer.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	W. H. Cochran.
Mercersburg*•† . Franklin	See Chambersburg.
Meshoppen*•† . Wyoming	See Tunkhannock.
Meyersdale*•† ..Somerset	W. N. Koontz.
▲Middleburg*•†.....Snyder	F. E. Bower
Middletown*•† ..Dauphin	A. E. BRANDT.
Mifflinburg*•†.....Union	J. A. Beard.
▲Mifflintown*•† ....Juniata	WILBERFORCE SCHWEYER.
▲Milford*•†.....Pike	See Sunbury.
Millersburg*•† ....Dauphin	S. S. Bowman.
Millerstown*†.....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Millvale.....Allegheny	See Pittsburg.
Milton*•†.Northumb'land	C. G. VORIS.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*•† Susquehanna	H. A. Dunney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt. Jewett*•†....McKean	H. S. Rogers.
Mount Joy*•†..Lancaster	F. A. Ricker.
Mt.Pleasant*•† Westm'l'd	N. A. CORT.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•...Lancaster	See Columbia.
Muncy*•† .....Lycoming	R. K. Reeder.
Myerstown*†.....Lebanon	See Lebanon.
Nanticoke*•† ....Luzerne	JAMES M. FRITZ.

Town and County.	Name.
Nazareth*•.Northampton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*•†..Perry	J. W. Shull.
New Brighton*•† .Beaver	Harry Calhoon.
▲New Castle*•†...Lawrence	J. NORMAN MARTIN.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	See Allegheny.
New Oxford*•† ...Adams	See Hanover.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•†..Cumberland	H. W. McCrea.
NewWilming't'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN.
▲North East*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*•.....Tioga.	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•†.....Chester	W. T. Fulton.
Palmyra*•†.....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ...Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†..... Fayette	See Fayette City.
▲Philadelphia*•† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•† ...Allegheny	MARSHALL BROWN, 435 Fourth Ave Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*•†.....Luzerne	S. M. PARKE.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ...Schuylkill	H. B. BARTHOLOMEW.
Prospect*†.....Butler	See Butler.
Punxsutawney*•† . Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•†..... York	See York.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	Brown & Rogers.
Reynoldsville*•† .Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•† .....Beaver	Richard W. Stiffey.

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Town and County.	Name.
Royersford*† M'tgomery	See Lansdale.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† ..... Indiana	See Blairsville.
Sandylake*† ..... Mercer	J. H. Robb.
Sayre*† ..... Bradford	Stewart & Stephens.
Schuylkill Haven*†Sc'k'l	J. A. Moecker.
Schwenkville*† .Montg'y	See Norristown.
Scottdale*† Westmorel'd	William L. Ulery.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*† ...Snyder	Charles Hower.
Sellersville*† ..... Bucks	E. E. Althouse.
Sewickley*† ....Allegheny	O S. Richardson.
Shamokin*† .North'nb'd	SAMUEL BECKERT.
Sharon*† ..... Mercer	A. W. Williams.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*† ..... Mercer	James A. Pierce.
Shenandoah*† .. Sch'ylk'l	M. M. BURKE.
Shippensburg*† ....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*† Northampton	See Catasauqua.
Slatington*† ..... Lehigh	D. D. Roper.
Slippery Rock* .... Butler	See Butler.
▲Smethport*† .... McKean	GARTON & RICHMOND.
▲Somerset*† .... Somerset	KOOSER & KOOSER.
Souderton*† Montgom'y	Henry M. Brownback.
S.Bethlehem*† ..No'h'p'n	J. D. BRODHEAD.
Spartansburg*† .Cra'fo'd	See Titusville.
Springboro*† .. Crawford	See Conneautville.
Spring City*† .... Chester	Charles S. Wagoner.
Steelton*† ..... Dauphin	F. B. Wickersham.
Stewartstown*† .... York	W. B. Gemmill.
St. Mary's*† ..... Elk	E. J. Wimmer.
St. Petersburg*† .Clarion	See Clarion.
Strasburg* ..... Lancaster	See Lancaster.
▲Stroudsburg*† ...Monroe	STAPLES & ERDMAN.
Sugar Grove* ..... Warren	J. C. Hamilton.
▲Sunbury*† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*† . Susq'h'a	JOHN D. MILLER.
Tamaqua*† ....Schuylkill	H. B. GRAEFF.
Tarentum*† ....Allegheny	Kennedy & Smith.
Tidioute*† ..... Warren	See Warren.
▲Tionesta*† ..... Forest	S. D. Irwin.
Titusville*† .... Crawford	SAMUEL GRUMBINE.
▲Towanda*† ..... Bradford	WILLIAM LITTLE.
Townville* ..... Crawford	See Titusville.
Tremont*† .... Schuylkill	R. S. BASHORE.
Troy*† ..... Bradford	Ray Gustin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek .... Allegheny	Homer L. Castle.
Tyrone*† ..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*† ..... Potter	A. S. Burt.
Union City* ..... Erie	Sproul & Morrow.
▲Uniontown*† .... Fayette	D. M. HERTZOG.
Vandergrift* Westmorel'd	James S. Whitworth.
Verona*† ..... Allegheny	See Allegheny.
▲Warren*† ..... Warren	HINCKLEY & RICE.
▲Washington*† Washt'g'n	JOHN H. MURDOCK.
Waterford*† ..... Erie	J. A. Bolard.
Watsontown*† .North'l'd	W. F Shay.
Wayne*† ..... Delaware	Christopher Fallon.
Waynesboro*† . Franklin	J. R. RUTHRAUFF.
▲Waynesburg*† ... Greene	R. F. Downey.
▲Wellsboro*† ..... Tioga	F. E. Watrous.
▲West Chester*† .. Chester	A. P. REID.
Westfield*† ..... Tioga	D. W. Baldwin.
West Grove*† ..... Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*† ...Luzerne	G. L. Halsey.
Wilcox*† ..... Elk	See Ridgway.
▲Wilkes-Barre*† . Luzerne	JOSEPH MOORE.
Wilkinsburg*† Allegheny	W. F. Carter.
Williamsburg*† .... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*† Allegheny	George W. Herriott.
Windber*● ..... Somerset	See Somerset.
Wrightsville*† ..... York	See Columbia.
Wyalusing*† ... Bradford	E. A. Strong.
Yardley*† ..... Bucks	See Doylestown.
▲York*† ..... York	GEORGE W. HEIGES.
Youngsville*† .... Warren	G. A. Jackson.
Zelienople*● ..... Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† ..... Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† . Kent	CHARLES J. ARMS.
Greenville* ... Providence	See Providence.
Hope Valley*† .Washing'n	See Westerly.
▲Kingston*● . Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Olneyville*† .. Providence	N. W. Littlefield.
Pascoag*† ... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*● ..... Kent	See Anthony.
¶▲Providence*† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	John E. Conley.
Warwick*● ..... Kent	See East Greenwich.
Westerly*† .. Washington	JOSEPH C. MOORE.
Wickford*† . Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† .... Abbeville	DeBRUHL & LYON.
▲Aiken*† ..... Aiken	G. W. Groft.
Allendale*† .... Barnwell	See Denmark.
▲Anderson*† .... Anderson	T. J. MAULDIN.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† ... Lexington	See Edgefield.
▲Beaufort*† ... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† .. Cherokee	E. A. Trescot.
Blackville*† .... Barnwell	See Denmark.
Branchville*† Orange'b'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*† . Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† .... Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
Clio*† ..... Marlboro	T. W. Boucher.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† . Darlington	T. H. SPAIN.
Denmark*† .... Bamberg	S. G. Marytold.
Dillon*† ..... Marion	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† .... Edgefield	A. S. TOMPKINS.
Fingerville .. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Rockhill.
▲Gaffney*† ..... Cherokee	Wallace & Otts.
▲Georgetown*† Georget'wn	Walter Hazard.
▲Greenville*† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	GRAYDON & GILES.
▲Hampton*† ..... Hampton	James W. Moore.
Heath Springs, Lancaster	See Lancaster.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*† ..... Lancaster	E. D. Blakeney.
▲Kingstree*† . Williamsb'g	T. M. Gilland.
▲Lancaster*† .... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*† .. Lexington	Efird & Dorcher.
▲Manning*† .... Clarendon	W. C. Davis.
▲Marion*● ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*† Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F. IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† ... Anderson	R. W. Simpson.
▲Pickens*● ..... Pickens	Julius E. Boggs.
Property*● .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	WITHERSPOON & SPENCERS.
▲Saluda ..... Saluda	Ramage & Gregory.
Seneca*† ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George* ... Dorchester	J. Otey Reed.
St. Matthews*† Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†....Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	J. E. McDONALD.
▲Yorkville*†..... York	WITHERSPOON & SPENCERS.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	E. T TAUBMAN.
Alcester*†..... Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†..... Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*†..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Bellefourche*†.... Butte	T. W. La Fleiche.
Beresford*†..... Union	CHARLES W WOLBERT.
Bigstone*†..... Grant	F. F. Moore.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & HALL.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*†..... Miner	See Howard.
▲Canton*†..... Lincoln	A. R. BROWN.
Carthage*†..... Miner	See Howard.
Castalia*....Charles Mix	See Edgerton.
▲Castlewood*†.... Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clear Lake*†.....Deuel	T. J. LAW.
Colman*†..... Moody	See Dell Rapids.
▲Columbia*†..... Brown	I. Hunsberger.
Conde*†.....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*†Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	E. S. Johnson.
Doland*†.....Spink	Korns & Clark.
Edgemont*†..Fall River	T. F. McConville.
▲Edgerton*....Charles Mix	C. W. Pratt.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†.... Kingsbury	A. W. Stone.
Estelline*†.....Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
Fairfax..... Gregory	E. M. Starcher.
Fairview*†.....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†.... Kingsbury	F. W. McGinness.
▲Highmore*†..... Hyde	F. M. Barnes.
Hill City*†..Pennington	E. P. Williams.
Hitchcock*†..... Beadle	E. Wilson.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*†..... Miner	Farmer & Farmer.
Hudson*†..... Lincoln	A. R Jamison.
Hurley*†.....Turner	John W. Edmunds.
▲Huron*†.....Beadle	PYLE & TAYLOR.
▲Ipswich*†..... Edmunds	C. H Barron.
Irene*†.....Clay	See Yankton.
Iroquois*†.... Kingsbury	C. G. Swafford.
Jefferson*†..... Union	See Elkpoint.
Keystone*....Pennington	See Hill City.
Kimball*†..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R Abel.
Langford*†..... Marshall	See Britton.
Lead*†..... Lawrence	G. B. Thompson.
Lennox*†..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*†... Yankton	A. S. Dunning.
▲Madison*†..... Lake	J. H. Williamson.
Mellette*†.....Spink	W. F. CORRIGAN.
Menno*†.... Hutchinson	W. Dimock.
▲Millbank*†.....Grant	GEORGE S. RIX.
▲Miller*†..... Hand	Pusey & Baldwin.
▲Mitchell*†..... Davison	H. C. PRESTON.
Montrose*†.....McCook	M. A. Butterfield.
▲Mound City*.....Campbell	A. Sutherland.
Mount Vernon*†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*†.....Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*†..... Turner	B. H. Hurd.
Parkston*†.. Hutchinson	John G. Hawley.
Pierpoint*†..... Day	See Webster.
¶▲Pierre*†..... Hughes	ESTES & LAMBERT.
▲Plankinton*†.....Aurora	S. H. Bakewell.
Pukwana*†..... Brule	See Chamberlain.
▲Rapid City*†.Pennington	WOOD & BUELL.
▲Redfield*†.....Spink	STERLING & MORRIS.
Revillo*†..... Grant	H. E. Jones.
▲Salem*†..... McCook	E. H. Wilson.
Scotland*†..Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*†..... Roberts	R. O. Pearson.
Spearfish*†.... Lawrence	R. F. Crawford.
Spencer*†..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*†..... Meade	CHARLES C. POLK.
Summit*†..... Roberts	See Wilmot.
Toronto*†..... Deuel	See Clear Lake.
Tripp*†..... Hutchinson	See Armour.
▲Tyndall*†... Bonhomme	W. T Williams.
Valley Springs*†Minn'ha	See Sioux Falls.
Verdon*†..... Brown	See Groton.
▲Vermillion*†..... Clay	J. A. COPELAND.
Viborg*†..... Turner	See Parker.
Vienna*†..... Clark	See Clark.
Volga*†..... Brookings	A. S. Mitchell.
Wakonda*†.....Clay	See Centerville.
Warner*†..... Brown	See Aberdeen.
▲Watertown*†.Codington	A. SHERIN.
Waubay*†.....Day	See Webster.
▲Webster*†..... Day	E. W. TAYLOR.
Wessington*†.....Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*†.....Brookings	Charles H. Farrell.
White Lake*†.....Aurora	A. H. Henneous.
White Rock*†.... Roberts	See Sisseton.
Whitewood*†..Lawrence	See Deadwood.
Willow Lake*†.....Clark	See Clark.
▲Wilmot*†..... Roberts	HOWARD BABCOCK.
Wolsey*†..... Beadle	Chenoweth Bros.
▲Woonsocket*†.. Sanborn	J. T. Kean.
Worthing*†.....Lincoln	See Canton.
▲Yankton*†.....Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Isaac K Revelle.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*...Cheatham	J. J Lenox.
▲Athens*†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.... Bedford	W. B. Bates.
Belle*†.....Crockett	Eugene Casey.
▲Benton..... Polk	B. B. C. Witt.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*†..... Hardeman	Wood & McNeal.
Bristol*†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown.....Pickett	W. J. Chilton.
▲Camden*†..... Benton	S. L. Peeler.
▲Carthage*..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*†...Hickman	CLAGETT & FLOWERS.
Charlotte*..... Dickson	Morris & Cook.
▲Chattanooga*†.Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*†.... Montg'y	LEECH & SAVAGE.
▲Cleveland*†..... Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coal Creek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•† ..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Claib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lilliard.
▲Decaturville* ..... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	LATTA & LATTA.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† ..... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*•† ..... Chester	T. F. Stubblefield.
Humboldt*† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*•† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*•† ..... Madison	HAYNES & GILMORE.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*•† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Golins.
JohnsonCity*•†. Washin'n	JAMES W. CRUMLEY.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*•† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•¶Lawr'ce	W. R. King.
▲Lebanon*•† ..... Wilson	E. E. BEARD.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*•† .... Marshall	W. P. McClure.
▲Lexington*•† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston*† ..... Overton	W. H. Hussey.
▲Loudon*•† ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*•† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*•† ..... Coffee	Cross & Ramsey.
Martin*•† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville ..... Union	N. & Samuel J. Allor.
McKenzie*•† ..... Carroll	See Huntingdon.
▲McMinnville*•† ... Warren	LIND & HOODENPYL.
▲Memphis*•† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† ..... Gibson	H. M. Clark.
▲Morristown*•† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*•†. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*•†. Maury	See Columbia.
▲Murfreesboro*•† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*•† ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*•† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*•† ..... Cocke	H. N. Cate.
Obion*•† ..... Obion	See Union City.
▲Ooltewah*•† ..... James	See Chattanooga.
▲Paris*•† ..... Henry	J. C. SWEENEY.
Petersburg*•† .... Lincoln	See Fayetteville.
▲Pikeville*•† ..... Bledsoe	John C. Myers.
▲Pulaski*•† ..... Giles	HUME R. STEELE.
▲Ripley*•† ..... Lauderdale	Thomas Steele.
Rockwood*•† ..... Roane	T. A. WRIGHT.
▲Rogersville*•† ... Hawkins	J. O. Phillips.
Rutherford*•† .... Gibson	A. J. Elwie.
Rutledge*•† .... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*•† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*•† .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*•† ..... Fayette	H. C. Moorman.
South Pittsburg*•† Marion	M. M. Allison.
▲Sparta*•† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*•† ..... Rhea	R. C. M. Cunningham.
▲Springfield*•† .. Robertson	A. E. GARNER.
Sweetwater*•† .... Monroe	Young & Young.
▲Tazewell*• ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*•† ..... Grundy	J. B. Ferguson.
▲Trenton*•† ..... Gibson	WALKER & HUNT.
Trimble*•† ..... Dyer	See Newbern.
Troy*† ..... Obion	J. G. Smith & Son.
Tullahoma*•† ..... Coffee	Davidson & Aydelott.
▲Union City*•† ..... Obion	L. S. PARKS.
Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*•† ..... Bedford	C. S. Ivie.
Watertown*• ..... Wilson	A. P. Womock.
▲Waverly*•† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*•† .. Franklin	T. A. EMBREY.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•† ..... Brewster	L. F. Fishback.
Alvarado*•† ..... Johnson	I. A. Patton.
Alvin*•† ..... Brazoria	L. F. Fishback.
Alvord*•† ..... Wise	J. W. Bashaw.
▲Amarillo*•† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*•† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*•† San Pat'lo	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*•† .... Tarrant	J. O. W. Burney.
▲Athens*•† ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*•† ..... Cass	O'Neal & Allday.
¶▲Austin*•† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*•† ..... Ward	See Pecos.
Bartlett*•† .... Williamson	See Belton.
▲Bastrop*•† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*•† ... Jefferson	GREEN & GREEN.
▲Beeville*•† ..... Bee	J. C. CRISP
▲Bellville*•† ..... Austin	Blake & Holland.
▲Belton*•† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*•† ..... Burnet	See Burnet.
▲Big Spring*•† .... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*•† Nav'o	Callicutt & Call.
Blossom*•† ..... Lamar	See Paris.
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*•† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brady*	F. M. Newman.
Brandon*† McCulloch	See Hillsboro.
▲Breckenridge* Hill	William Veale & Son.
Bremond*† Stephens	J. W. Woods.
▲Brenham*† Robertson	CAMPBELL & PENNINGTON.
Bridgeport*† Washington	C. A. Bridgeman.
▲Brownsville*† Wise	JAMES B. WELLS.
▲Brownwood*† Cameron	JENKINS & McCARTNEY.
▲Bryan*† Brown	DOREMUS & BUTLER.
Burkeville* Brazos	Blake & Smith.
▲Burnet*† Newton	J. G. Cook.
Burton*† Burnet	J. J. McCain.
▲Caldwell*† Washington	Alexander & Heslip.
Calvert*† Burleson	Field & Taylor.
▲Cameron*† Robertson	HEFLEY, McBRIDE & WATSON.
▲Canadian*† Milam	W. D. Fisher.
▲Canton* Hemphill	Haynes & Reese.
▲Canyon*● Van Zandt	See Amarillo.
▲Carrizo*† Randall	See Pearsall.
▲Carrizo Springs* Zapata	See Pearsall.
▲Carthage*† Dimmit	Claude Pollard.
Castroville* Panola	See Uvalde.
▲Center* Medina	I. O. B. RICHARDSON.
▲Centerville*● Shelby	Dean & Dean.
▲Channing*† Leon	W. Boyce.
Chico*● Hartley	John L. Morris.
▲Childress*† Wise	W. T. McConnell.
Cisco*† Childress	J. J. Butts.
▲Clairemont Eastland	See Snyder.
▲Clarendon*† Kent	H. B. White.
▲Clarksville*● Donley	Chambers & Dook.
▲Claude*† Red River	Ira Webster.
▲Cleburne*† Armstrong	GOLDSMITH & WALKER.
Clinton*● Johnson	J. C. O'Bryan.
▲Coldspring* Bosque	Felix G. Bryan.
▲Coleman*† San Jacinto	T. J. WHITE.
▲Colorado*† Coleman	W. B. Crockett.
Columbia*† Mitchell	J. N. Shapard.
▲Columbus*† Brazoria	GEORGE McCORMICK.
▲Comanche*† Colorado	I. B. Russell.
Commerce*† Comanche	T. W. Thompson.
▲Conroe*† Hunt	T. E. Humphrey.
▲Cooper*† Montgomery	L. L. Wood.
▲Corpus Christi*† Delta	DELMA & GIVENS.
▲Corsicana*† Nueces	McKIE & AUTRY.
▲Cotulla*† Navarro	C. H. Mayfield.
Cresson*† La Salle	See Cleburne.
▲Crockett*† Hood	NUNN & NUNN.
▲Crowell* Houston	Robert Cole.
▲Cuero*† Foard	JOHN H. BAILEY.
▲Daingerfield*† DeWitt	J. M. Moore.
▲Dallas*† Morris	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*† Wise	R. E. CORSWELL.
DeKalb*† Bowie	W. W. Diliard.
DeLeon*† Comanche	A. R. Pool.
▲Del rio*† Valverde	JOSEPH JONES.
Denison*† Grayson	W. M. PECK.
▲Denton*† Denton	ALVIN C. OWSLEY.
Detroit*† Red River	See Clarksville.
▲Dickens* Dickens	See Plainview.
▲Dimmitt* Castro	S. Gaugh.
Dublin*† Erath	McCAIN & DANIELS.
▲Dumas Moore	See Amarillo.
Eagle Lake*† Colorado	W. S. Strickland.
▲Eagle Pass*† Maverick	J. M. GOGGIN.
▲Eastland*† Eastland	D. G. Hunt.
▲Edna*† Jackson	Dobbs & McCrory.
El Campo*† Wharton	W. L. Hall.
Elgin*† Bastrop	See Bastrop.
▲El Paso*† El Paso	BEALL & KEMP.
▲Emma* Crosby	See Plainview.
▲Emory*† Rains	W. H. Clendenin.
▲Ennis*† Ellis	D. F. SINGLETON.
▲Fairfield* Freestone	Boyd, Compton & Anderson.
Farmersville*† Collin	D. P. JOHNSON.
Ferris*† Ellis	M. McKnight.
Flatonia*† Fayette	Lane & Lane.
▲Floresville*† Wilson	B. F. BALLARD.
▲Floydada* Floyd	See Plainview.
Forney*† Kaufman	See Terrell.
▲Fort Davis*† Jeff Davis	O. L. Price.
▲Fort Stockton* Pecos	See Pecos.
▲Fort Worth*† Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*† Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*● Navarro	B. H. Johnson.
▲Gail* Borden	See Snyder.
Galveston*† Galveston	CULP & GIDDINGS.
▲Galveston*† Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Gando*† Jackson	See Edna.
▲Garden City* Glasscock	See Midland.
Garland*† Dallas	See Dallas.
▲Gatesville*† Coryell	J. E. Walker.
▲Georgetown*† Will'son	SANSOM & SANSOM.
▲Giddings*† Lee	J. L. Rousseau.
▲Gilmer*† Upshur	Barnwell & Eberhart.
▲Glenrose* Somervell	B. F. ROBERTS.
▲Goldthwaite*† Mills	E. B. ANDERSON.
▲Goliad*† Goliad	G. E. Pope.
▲Gonzales*† Gonzales	BURGESS & HOPKINS.
▲Graham*● Young	Arnold & Arnold.
▲Granbury*† Hood	J. J. HINER.
Grandview*† Johnson	F. A. Arnold.
Granger*† Williamson	J. W. Posey.
▲Greenville*† Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† Limestone	Farrar, Williams & Farrar.
▲Groveton*† Trinity	Kenley & Stevenson.
▲Guthrie* King	See Benjamin.
▲Hallettsville*† Lavaca	PATTON & ELLIS.
▲Hamilton*† Hamilton	J. A. Eidson.
Hansford Hansford	See Canadian.
▲Haskell*● Haskell	Foster & Scott.
Hearne*† Robertson	Bishop & Lane.
▲Hemphill* Sabine	A. D. Hamilton.
▲Hempstead*† Waller	A. C. Tompkins.
▲Henderson*† Rusk	J. HARVEY TURNER.
▲Henrietta*† Clay	W. G. EUSTIS.
Hico*† Hamilton	D. Langford.
▲Hidalgo* Hidalgo	See Rio Grande.
Higgins*† Lipscomb	E. C. Gray.
▲Hillsboro*† Hill	WEAR & PARR.
Holland*† Bell	See Temple.
▲Hondo*† Medina	E. De Montel.
Honeygrove*† Fannin	G. W. Wells.
Houston*† Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† Grayson	See Sherman.
Hubbard* Hill	Boyd & Frisby.
▲Huntsville*† Walker	McKINNEY & HILL.
Hutto*† Williamson	See Taylor.
Iowapark*† Wichita	Hinton Smith.
Italy*† Ellis	See Waxahachie.
Itasca*† Hill	M. S. Wood.
▲Jacksboro*● Jack	E. W. Nicholson.
Jacksonville*† Cherokee	J. E. Fleager.
▲Jasper* Jasper	W. W. BLAKE.
▲Jefferson*† Marion	R. R. TAYLOR.
Jewett*† Leon	See Centerville.
▲Johnson City* Blanco	N. T. Stubbs.
▲Junction* Kimble	Horace E. Williams.
▲Karnes City*† Karnes	A. J. BELL.
▲Kaufman*† Kaufman	M. H. GASSETT.
Kemp*● Kaufman	See Kaufman.
Kerens*† Navarro	See Corsicana.
▲Kerrville*† Kerr	Garrett & Burney.
Killeen*† Bell	M. N. Baldwin.
Kosse*† Limestone	See Groesbeck.
▲Kountze*† Hardin	W. W. DIES.
Kyle*● Hays	See San Marcos.
Ladonia*† Fannin	R. M. Rowland.
▲Lagrange*† Fayette	Lane & Lane.
▲Lampasas*† Lampasas	W. B. ABNEY.
Lancaster*† Dallas	John W. George.
▲Laplata Deaf Smith	C. G. Witherspoon.
Laporte*† Harris	See Houston.
▲Laredo*† Webb	DODD & MULLALLY.
Leander*† Williamson	See Georgetown.
Leonard*† Fannin	Ross & Ross.
Lewisville*† Denton	See Denton.
▲Liberty*† Liberty	E. T. Branch.
▲Linden*● Cass	J. S. Mills.
▲Lipscomb* Lipscomb	See Canadian.
▲Livingston*† Polk	Hill & Hill.
▲Llano*† Llano	J. H McLean.
▲Lockhart*† Caldwell	A. B. STOREY.
▲Longview*† Gregg	Turner & McHaney.
Lorena*† McLennan	See Waco.
Lott*† Falls	George A. Hodges.
▲Lubbock* Lubbock	See Plainview.
▲Lufkin*† Angelina	Mantooth & Townsend.
Luling*† Caldwell	H. B. Story.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Madisonville*.....Madison	Dean & Dean.
Manor*†.....Travis	James M. Harris.
Mansfield*●.....Tarrant	W. D. House.
Marble Falls*†.....Burnet	See Burnet.
▲Marfa*†.....Presidio	H. H. Kilpatrick.
▲Marlin*†.....Falls	MARTIN & EDDINS.
▲Marshall*†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Runge & Crawford.
▲Matador*.....Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†.....Collin	ABERNATHY & MANGUM.
▲Memphis*†.....Hall	C. R. Brice.
▲Mendydville*.....Menard	L. W. Ainsworth.
▲Meridian*†.....Bosque	Robertson & Robertson.
Merkel*†.....Taylor	See Abilene.
Mesquite*†.....Dallas	See Dallas.
Mexia*†.....Limestone	W. E. Doyle.
▲Miami*†.....Roberts	See Canadian.
▲Midland*†.....Midland	R. H. Zane.
Midlothian*†.....Ellis	J. H. Peebles.
Milford*†.....Ellis	H. N. C. Davis.
Mineola*†.....Wood	Cate & Bruce.
Mineral Wells*†P'loPinto	Albert Stevenson.
▲Mobeetle*.....Wheeler	See Amarillo.
▲Montague*.....Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†.....Bosque	See Meridian.
Moulton*†.....Lavaca	See Flatonia.
Mount Calm*†.....Hill	See Hillsboro.
▲Mt. Pleasant*†.....Titus	S. P. Pounders.
▲Mt. Vernon*†...Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†.....Morris	See Daingerfield.
Navasota*†.....Grimes	G. W. L. CARR.
New Boston*†.....Bowie	R. M. Hubbard.
▲New Braunfels*†.. Comal	F. J. MAIER.
▲Newton*.....Newton	Cheatham & Syler.
Nocona*†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†.....Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*†.....Anderson	B. H. GARDNER.
▲Palopinto*†.....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†.....Carson	See Amarillo.
▲Paris*†.....Lamar	ALLEN & DOHONEY.
Parnell .....Roberts	See Canadian.
▲Pearsall*†.....Frio	R. W. Hudson.
▲Pecos*†.....Reeves	T. J. Hefner.
Pilotpoint*†.....Denton	John Collier.
▲Pittsburg*†.....Camp	W. R. HEATH.
▲Plainview*.....Hale	L. S. Kinder.
Plano*†.....Collin	R. T. Shelton.
▲Pleasanton*..... Atascosa	G. M. Martin.
Port Arthur*†..Jefferson	John L. Austin.
▲Port Lavaca*†..Calhoun	W. Wilson.
▲Quanah*†.....Hardeman	M. M. HANKINS.
▲Quitman*.....Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*.....Refugio	See Victoria.
▲Richmond*†..Fort Bend	D. R. Pearson.
▲Riogrande*†.....Starr	MONROE & SEABURY.
▲Robert Lee*.....Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†.....Milam	N. H. Tracy.
Rockisland*†...Colorado	See Weimar.
▲Rockport*†.....Aransas	E. A. Stevens.
▲Rocksprings*.....Edwards	Samuel Hough.
▲Rockwall*†.....Rockwall	W. B. Wade.
Rodgers*†.....Bell	See Belton.
Rosebud*†.....Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*.....Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†.....Cherokee	ROBERT McCLURE.
Saint Jo*†.....Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*†.....Duval	FRANK FUILLE.
Sanger*†.....Denton	See Denton.
▲San Marcos*†.....Hays	W. G. Barber.
▲San Saba*†.....San Saba	JOHN T. WALTERS.
Santa Anna*†...Coleman	L. V. Stockard.
Schulenburg*†..Fayette	See La Grange.
▲Seguin*†.....Guadalupe	J. B. Dibrell.
▲Seymour*†.....Baylor	Britain & Glasgow.

Town and County.	Name.
▲Sherman*†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*.....Irion	See San Angelo.
Shiner*†.....Lavaca	Leonard & Gray.
▲Silverton*.....Briscoe	See Clarendon.
▲Sintone†..... San Patricio	See Corpus Christi.
Smithville*†.... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
▲Stanton*†.....Martin	See Midland.
▲Stephenville*†..... Erath	Martin & George.
▲Sterling City*.....Sterling	W. F. Kellis.
Stockdale*†.....Wilson	G. M. Clifton.
Strawn*†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syringe*†H'pk's	FRANK E. SCOTT.
▲Sweet Water*†.....Nolan	E. P. Woodruff.
▲Tascosa*●.....Oldham	See Amarillo.
Taylor*†..... Williamson	FRANCIS HORACE WELCH.
Temple*†.....Bell	W. O. COX.
Terrell*†.....Kaufman	William H. Allen.
Texarkana*†.....Bowie	HIRAM GLASS.
▲Texline*†.....Dallam	See Clayton, N. M.
Thornton*†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dillworth.
Timpson*†.....Shelby	See Center.
▲Tulia*.....Swisher	See Plainview.
▲Tyler*†.....Smith	CAIN & KNOX.
▲Uvalde*†.....Uvalde	GARNER & LOVE.
Van Alstyne*†..Grayson	E. J. Humphreys.
Velasco*†.....Brazoria	Lewis R. Bryan.
▲Vernon*†.....Wilbarger	Bonner & Mason.
▲Victoria*†.....Victoria	C. F. CARSNER.
▲Waco*†.....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*†.....Waller	H. Paul George.
▲Waillsville*.....Chambers	See Liberty.
▲Waxahachie*†.....Ellis	TEMPLETON & HARDING.
▲Weatherford*†.. Parker	J. M. RICHARDS.
Weimar*†.....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*†.....McLennan	E. Bodell.
▲Wharton*†.....Wharton	G. P. DOUGHERTY.
Whitesboro*†...Grayson	J. K. Jamison.
Whitewright*†..Grayson	W. S. Vernon.
Whitney*†.....Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*†.Wichita	MONTGOMERY & HUGHES.
Wills Point*†.Van Zandt	W. B. Wynne.
Winnsboro*†.....Wood	Howell & Nabors.
▲Woodville*†.....Tyler	J. A. Mooney.
Wortham*†.....Freestone	See Mexia.
Wolfe City*†.....Hunt	J. W. Hopkins.
Wylie*†.....Collin	See Plano.
Yoakum*†.....DeWitt	THOMAS SMOOT.
Yorktown*†.....DeWitt	See Cuero.

UTAH.

American Fork*†..Utah	See Provo City.
Ashley .....Uinta	See Vernal.
▲Beaver*†.....Beaver	W. F. Knox.
▲Brigham*†.....Boxelder	R. H. JONES.
▲Castledale*.....Emery	See Provo City.
▲Coalville*†.....Summit	See Park City.
Corinne*†.....Boxelder	H. L. Steed.
Eureka*†.....Juab	B. N. C. Stott.
▲Farmington*†.....Davis	Wilson & Willey.
▲Fillmore*†.....Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*†.....Kane	J. F. Brown.
Kaysville*†.....Davis	Thomas H. Phillips.
Lehi City*†.....Utah	P. Evans.
▲Loa*.....Wayne	See Beaver.
▲Logan*†.....Cache	P. E. KEELER.
▲Manti*†.....Sanpete	WM. D. LIVINGSTON.
Mercur*†.....Tooele	See Tooele.
▲Moab*.....Grand	J. N. Corbin.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*†.....Morgan	Samuel Francis.
Mt. Pleasant*†...Sanpete	Ferdinand Ericksen.
▲Nephi*†.....Juab	F. W. Chappell.
▲Ogden*†.....Weber	N. J. HARRIS.
▲Panguitch*.....Garfield	W. P. Sargent.
Park City*†.....Summit	D. C. McLAUGHLIN.
▲Parowan*†.....Iron	See Panguitch.
Payson*†.....Utah	J. E. Page.
▲Price*†.....Carbon	See Provo City.
▲Provo City*†.....Utah	SAMUEL A. KING.
▲Randolph*.....Rich	See Logan.
▲Richfield*†.....Sevier	I. J. STEWART.
¶▲Salt Lake City*†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
¶▲Salt Lake City*•†Salt L'k	GEORGE L. NYE. Refers to Bank of Commerce.
(*Continued.*)	
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† .....Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† .. Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† ..... Washington	RICHARD A. HOAR.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree*† ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	Waterman & Hitt.
Bristol*† .....Addison	W. W. Rider.
Burke•.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	Bromley & Clark.
Cavendish*•† .....Windsor	See Ludlow.
Charleston*†.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•. Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*•.....Orleans	See Hyde Park.
Danville*•† ..... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke*•.. Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore•.....Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•†.....Franklin	Isaac N. Chase.
Fair Haven*•†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	B. E. Bullard.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*•† .....Franklin	C. G. Austin.
▲Hyde Park*•†....Lamoille	F. H. McFARLAND.
Irasburg*• .....Orleans	W. D. Tyler.
Island Pond*•† .....Essex	George N. Dale.
Jamaica*•† ..... Windham	See Brattleboro.
Jay• ..... Orleans	See North Troy.
Jericho*•†..... Chittenden	See Burlington.
Johnson*•† .....Lamoille	B. A. Burt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*• ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• .....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•†...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
" ..... "	T. J. DEAVITT.
Morrisville*•† ....Lamoille	Powers & Cheney.
▲Newfane*•† .....Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*.....Orleans	O. S. Annis.
Norwich*•..... Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†. Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† ..... Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .. ..Franklin	POWELL & POWELL.
Rockingham*.. Windham	See Bellows Falls.
Roxbury*•†.. Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	A. M. Allbe.
▲St. Albans*•†.... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Strafford*•†.....Orange	See Chelsea.
Swanton*•† .....Franklin	D. G. Freeman.
Troy*•† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield*•. Washington	See Montpelier
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*•• ....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*•.....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*•†Wl'ds'r	Wm. Batchelder.
Whittingham*† Windham	See Wilmington.
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C. Enright.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† .....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

▲Abingdon*•†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox*•†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	R. A. McCoy.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†.... Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†. Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*† ....Washington	See Abingdon.
Buchanan*•† ...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	C. B GUYER.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†. Albe'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield...Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	M. H. TOMPKINS.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•† .Allegh'y	George F. Anderson.
▲Clintwood*..... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†.. Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Mann.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries...Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†. Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	R. C. L. MONCURE.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*•†. Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*... Gloucester	W. C. L. Taliaferro.
▲Goochland..... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague•.. .Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Harrisonburg*†.Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*.....Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen. King and Queen	Pollard & Pollard.
▲King George†King George	See Fredericksburg.
▲King William*K'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†.Rockbridge	D. E. MOORE.
▲Louisa*†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.....Nelson	S. B. Whitehead.
▲Lunenburg.....Lunenburg	I. B. Bell.
▲Luray*† .....Page	Walton & Bro.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*† Chesterfi'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†.... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross..Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.....Lee	E. W. Pennington.
Petersburg*†.. Dinwiddie	W. R. McKENNEY.
Phoebus*†.Elizabeth City	See Hampton.
Pocahontas*†.. Tazewell	W. W. French.
▲Portsmouth*†....Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†....Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†.... Pulaski	WYSOR & GARDNER.
Radford*†.. Montgomery	R. L. Gardner.
Richlands*†.....Tazewell	H. C. Anderson.
¶▲Richmond*†....Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*†.Franklin	L. W. Anderson.
Rural Retreat*†....Wythe	See Wytheville.
▲Rustburg*†..... Campbell	Frank Nelson.
▲Salem*†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.... Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*†.....Augusta	PATRICK & GORDON.
Strasburg*†.Shenandoah	Stickley & Stickley.
▲Stuart*†.....Patrick	P. Bouldin.
▲Suffolk*†.....Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock*....Essex	Ware & Carter.
▲Tazewell*†.....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*†.....Newkent	R. T. Gregory.
Upperville*†.....Fauquier	See Warrenton.
VirginiaBeach*†Pr. Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*†....Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†..Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*†.K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*†Ja'es C'y	N. L. Henley.
▲Winchester*†. Frederick	BARTON & BOYD.
Wingina*†.....Nelson	See Lovingston.
▲Wise*.....Wise	O. M. Vicars.
▲Woodstock*†Shenand'h	Walton & Walton.
▲Wytheville*†.....Wythe	WALKER & CALDWELL.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*†.... Chehalis	Irwin & Bridges.
Anacortes*†.....Skagit	H. D. Allison.
▲Asotin*.....Asotin	George W. Bailey.
Ballard*†..... King	See Seattle.
Blaine*†.....Whatcom	N. A. Cornish.
Castlerock*†....Cowlitz	G. W. Rowan.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia*†.....Lewis	J. B. BUXTON.
▲Chehalis*†.....Lewis	Millett & Harmon.
Chelan*.....Okanogan	See Waterville.
Cheney*†.....Spokane	John I. Melville.
▲Colfax*†.....Whitman	H. W. CANFIELD.
Colton*†..... Whitman	See Colfax.
▲Colville*†.....Stevens	C. A. Mantz.
Conconully*....Okanogan	A. W. Barry.
▲Coupeville*.....Island	See Port Townsend.
▲Davenport*†.....Lincoln	H. A. P. Meyers.
▲Dayton*†.....Columbia	EDMISTON & MILLER.
Elberton*†.... Whitman	See Colfax.
▲Ellensburg*†....Kittitas	KAUFFMAN & FROST.
Elma*†.....Chehalis	E. L. Minard.
▲Everett*†.....Snohomish	BLACK & EDWARDS.
Fairhaven*†....Whatcom	Kerr & McCord.
Farmington*†. Whitman	See Colfax.
▲Friday Harbor*. San Juan	J. A. Gould.
Garfield*†.....Whitman	R. W. Roberts.
▲Goldendale*....Klickitat	C. H. Spalding.
Hamilton*†.....Skagit	I. E. Shrauger.
Harrington*†....Lincoln	See Davenport.
Hoquiam*•.....Chehalis	C. W. Hodgdon.
Issaquah*†.....King	See Seattle.
▲Kalama*†.....Cowlitz	S. M. Heath.
Kelso*†.....Cowlitz	J. F. Van Name.
Kettle Falls*•....Stevens	H. R. CROZIER.
Laconner*†.....Skagit	J. L. Corrigan.
Latah*†.....Spokane	John L. Dirks.
Marysville*†.Snohomish	See Everett.
▲Montesano*†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*†.....Skagit	E. C. MILLION.
▲New Whatcom*†What'm	O. P. BROWN.
Northport*†.....Stevens	D. H. Carey.
▲North Yakima*†Yakima	WHITSON & PARKER.
Oakesdale*†....Whitman	R. J. Neergaard.
¶▲Olympia*†.....Thurston	CAMPBELL & HILLS.
Orting*†.....Pierce	See Tacoma.
Palouse*†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*†.....Garfield	S. G. Cosgrove.
▲Port Angeles*†..Clallam	George C. Hatch.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*†Jeffe'n	W. W. FELGER.
Pullman*†.....Whitman	W. H. Harvey.
Puyallup*†.....Pierce	H. G. Rowland.
Reardan*†.....Lincoln	See Davenport.
Republic*.....Stevens	W. C. Morris.
▲Ritzville*†.....Adams	W. W. ZENT.
Rockford*†.....Spokane	A. K. Clark.
Rosalia*†.....Whitman	See Oakesdale.
▲Seattle*†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*†..... Skagit	J. Henry Smith.
▲Shelton*●..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*†..... Pacific	HEWEN & STRATTON.
▲Spokane*†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*†..... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*†..... Whitman	George N. Smith.
Uniontown*†... Whitman	See Lewiston, Idaho.
▲Vancouver*†..... Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*†..... Kittitas	Kirk & Whited.
Wilbur*†..... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*..... Webster	H. C. THURMOND.
Alderson*†..... Monroe	See Union.
Amos*..... Marion	See Mannington.
▲Barboursville*†... Cabell	Peyton & Donahue.
▲Beckley*..... Raleigh	John W. McCreery.
Belington..... Barbour	See Philippi.
Benwood*†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
▲Beverly*●..... Randolph	E. D. Talbott.
Bluefield*†..... Mercer	DAVID E. JOHNSTON.
Bramwell*†..... Mercer	E. C. MARSHALL.
▲Buckhannon*†... Upshur	F. C. PIFER.
Cairo*†..... Ritchie	J. Newman.
Cameron*†..... Marshall	J. W. Yoho.
Ceredo*†..... Wayne	See Huntington.
¶▲Charleston*†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*† Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*†... Harrison	DAVIS & DAVIS.
▲Clay..... Clay	Henry B. Davenport.
Davis*†..... Tucker	C. O. Stricby.
▲Elizabeth*●..... Wirt	Beard & Copin.
Elkhorn*†..... McDowell	See Welch.
Elkins*†..... Randolph	C. W. Daily.
▲Fairmont*†..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	C. W. Dilion.
▲Franklin*..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*●..... Grant	See Petersburg.
▲Grafton*†..... Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	S. P. Bell.
Guyandotte*†..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville*..... Ritchie	J. W. Fidler.
Hendricks*†..... Tucker	See Parsons.
▲Hinton*†..... Summers	MILLER & READ.
Huntersville*. Pocahontas	H. S. Rucker.
▲Huntington*†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*●†..... Wayne	H. C. Duncan, Jr.
▲Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*†. Greenbrier	H. L. VAN SICKLES.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*†.... Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*†.. Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*..... Tyler	Boreman & Carter.
Montgomery*†.. Fayette	B. W. MOORE.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER.
▲Moundsville*†... Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana*..... Wyoming	Edward Sarver.
▲Parkersburg*†.... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*●..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton.
Piedmont*†..... Mineral	C. F. MOORE.
▲Point Pleasant*†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	Johnston & Hale.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*†.. Jackson	N. C. Prickett.
▲Ripley*●..... Jackson	J. A. WOODDELL.
▲Romney*●..... Hampshire	CORNWELL BROS.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*†..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*†.... Harrison	George F. Randall.
Sistersville*†..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. F. McIntyre.
▲Spencer*●..... Roane	WALTER PENDLETON.
St. Albans*†.... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*†.... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*†..... Braxton	Dulin & Hall.
Terra Alta*†..... Preston	O. C. Crane.
Thomas*†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*†..... Wayne	Chapman Adkins.
Webster*●..... Taylor	W. M. Werkman.
▲Welch*†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*†..... Brooke	JOHN C. PALMER, SR.
▲Weston*†..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*†..... Ohio	ATKINSON & FLICK. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*†..... Mingo	Sheppard & Goodykoontz.
▲Winfield*..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee*..... Kewaunee	See Algoma.
Albany*†..... Green	V. S. Kidd.
Algoma*†..... Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*†..... Polk	W. T. Kennedy.
Amherst*†..... Portage	A. J. Smith.
▲Antigo*†..... Langlade	FINUCANE & CONWAY.
▲Appleton*†... Outagamie	E. G. JONES.
Arcadia*†.. Trempealeau	RICHMOND & RICHMOND.
Arena*†..... Iowa	W. M. Abbott.
Argyle*†..... Lafayette	See Darlington.
▲Ashland*†..... Ashland	F. J. COLLIGNON.
Augusta*†.... Eau Claire	E. M. Bradford.
Baldwin*†..... St. Croix	Henry Anderson.
Bangor*†..... LaCrosse	See LaCrosse.
▲Baraboo*†..... Sauk	F. R. BENTLEY.
Barneveld*†..... Iowa	Jerome J. Jones.
▲Barron*†..... Barron	Coe Bros.
Bayfield*†..... Bayfield	W. W. Downs.
Beaver Dam*†.... Dodge	M. H. UMBREIT.
Belmont*†.... Lafayette	See Benton.
Beloit*†..... Rock	F. CLEARY.
Benton*†..... Lafayette	See Darlington.
Berlin*†..... Green Lake	PERRY NISKERN.
Black Earth*†..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*†..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*†..... Chippewa	Henry Lebris, Jr.
Bloomington*..... Grant	P. Bartley.
Boscobel*†..... Grant	WILLIAM E. HOWE.
Brandon*†.. Fond du Lac	David Whitton.
Brillion*†..... Calumet	S. H. Barnard.
Brodhead*†..... Green	Burr Sprague.
Burlington*†..... Racine	E. E. MILLS.
Butternut*†..... Ashland	Foster & Mars.
Cadott*†..... Chippewa	F. E. Watson.
Cambria*†..... Columbia	See Portage.
Cambridge*..... Dane	See Madison.
Cashton*†..... Monroe	See Viroqua.
Cassville*†..... Grant	D. W. Clark.
Cedarburg*†.... Ozaukee	J. F. Trottman.
Centralia*†..... Wood	H. WIPPERMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	ORTON & OSBORN.
▲Dartford*† .. Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
De Pere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	J. J. Hoskins.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	JAY F. LYON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond duLac*† Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	E. A. WIGDALE.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Fox Lake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gildden*† ..... Ashland	See Ashland.
▲Grand Rapids*† ..... Wood	H. WIPPERMAN.
▲Grantsburg*† ..... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	NEVILLE & HUTCHINSON.
Greenwood*• ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† ..... Waushara	See Plainfield.
Hartford*† .. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	See Arcadia.
Iola*• ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T. B. Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† ... Jefferson	R. B. KIRKLAND.
Johnson Creek*† Jeff's'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kaukauna*† .. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	GERALD R. McDOWELL.
▲Kewaunee*† .. Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	FRUIT & GORDON.
Lafarge*• ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lake Mills*† ... Jefferson	Wm. H. Tasker.
Lake Nebagamon*† Dg'las	See Superior.
▲Lancaster*† ..... Grant	H. BUCKNER.
Linden* ..... Iowa	See Dodgeville.
Lodi*† ..... Columbia	S. H. Watson.
Loyal*• ..... Clark	D. V. Richardson.
¶▲Madison*† ..... Dane	OLIN & BUTLER.
Maiden Rock*† ... Pierce	A. Cook.
Manawa*† ..... Waupaca	C. D. McFarland.
▲Manitowoc*† . Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† .... Marinette	J. B. FAIRCHILD.
Marion*† ..... Waupaca	J. H. SPENGLER.
Markesan*† . Green Lake	G. T. Thorne.
Marshfield*† ..... Wood	W. A. & E. C. PORS.
▲Mauston*† ..... Juneau	H. W. Barney.
Mayville*† ..... Dodge	Lamoreux & Husting.
Mazomanie*† ..... Dane	See Madison.
▲Medford*† ..... Taylor	Clinton Textor.
Melrose* ..... Jackson	J. M. Hutchins.
Menasha*† ... Winnebago	J. C. KERWIN.
▲Menomonie*† ..... Dunn	C. E. FREEMAN.
▲Merrill*† ..... Lincoln	CURTIS & REID.
Merrillan*† ..... Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† . Rock	Will H. Gates.
▲Milwaukee*† . Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
▲Milwaukee*† Milwaukee (*Continued.*)	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineral Point*† .... Iowa	SPENSLEY & McILHON.
Minocqua*† ..... Vilas	See Rhinelander.
Mondovi*† ..... Buffalo	L. G. Gilman.
▲Monroe*† ..... Green	THOMAS LUCHSINGER.
▲Montello*† .... Marquette	John Barry.
Montfort*† ..... Grant	See Lancaster.
Monticello*† ..... Green	See Brodhead.
Mount Horeb*† .... Dane	See Madison.
Mukwonago*† Waukesha	Ferd. R. Smith.
Muscoda*† ..... Grant	J. M. Cubela.
Necedah*† ..... Juneau	Charles E. Babcock.
Neenah*† .... Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† ..... Juneau	J. J. Hughes.
New London*† . Waupaca	F. C. Weed.
New Richmond*• St. Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oakfield*† .. Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† ..... Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† ... Winnebago	DAVIDSON & WILDE.
Osseo*† ..... Trempealeau	See Augusta.
Palmyra*† ..... Jefferson	J. H. Piper.
Patchgrove* ..... Grant	Frank Kolb.
▲Phillips*† ..... Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† ..... Grant	J. W. Murphy.
Plymouth*† .. Sheboygan	M. C. MEAD.
▲Portage*† ..... Columbia	E. S. BAKER.
▲Port Washington*• Ozauk	W. M. Foster.
Poynette*† .... Columbia	See Portage.
▲Prairie du Chein*† Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	J. S. Tripp.
Prescott*† ..... Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS.
Randolph*† ..... Dodge	R. D. Calkins.
Readstown*• ..... Vernon	See Viroqua.
Reedsburg*† ..... Sauk	G. Stevens.
Reeseville*† ..... Dodge	Edward J. Devney.
Rewey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	C. A. STARK.
▲Richland Center*† Richl'd	W. S. McCORKLE.
Ripon*† .... Fond du Lac	L. E. REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† ..... Sauk	I. B. Quimby.
Seymour*† ... Outagamie	F. M. Wilcox.
Sharon*† ..... Walworth	See Elkhorn.
▲Shawano*† ..... Shawano	M. J. Walrich.
Sheboygan*† . Sheboygan	Edward Voigt.
Sheboygan Falls*† Sh'gan	Edward Voigt.
▲Shell Lake*† .. Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
Soldiers Grove*• Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† ..... Sauk	T. W. King.
Springvalley*† .... Pierce	See Ellsworth.
Stanley*† ..... Chippewa	C. B. Culbertson.
▲St. Croix Falls*† .... Polk	M. P. Jerdee.
▲Stevens Point*† . Portage	ATWOOD & GROELLE.
Stoughton*† ..... Dane	J. M. Clancey.
▲Sturgeon Bay*† ..... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† ..... Douglas	George B. Hudnall
Thorp*† ..... Clark	George B. Parkhill.
Tomah*† ..... Monroe	W. B. Naylor, Jr.
Tomahawk*† .... Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.

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Town and County.	Name.
Uniongrove*†.....Racine	Waller & Gittings.
Viola*..... Richland	See Richland Center.
▲Viroqua*†.....Vernon	SMITH & GRIFFIN.
▲Washburn*†.....Bayfield	E. C. ALVORD.
Waterloo*†.... Jefferson	J. D. Ryder.
Watertown*†.. Jefferson	WM. H. WOODARD.
▲Waukesha*†..Waukesha	V. H. TICHENOR.
▲Waupaca*†.... Waupaca	IRVING P. LORD.
Waupun*†..Fond du Lac	C. E. Hooker.
▲Wausau*†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*†.. Wash'gton	BARNEY & KUECHENMEISTER.
Westby*†.....Vernon	See Viroqua.
Westfield*†...Marquette	See Portage.
West Salem*†.La Crosse	See La Crosse.
West Superior*† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*†..Waupaca	A. S. Hutchinson.
▲Whitehall*† Tr'mpealeau	See Arcadia.
Whitewater*†.Walworth	JAMES G. KESTOL.
Wilton*†.....Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*†.. Shawano	Goodrick & Goodrick.
Wonewoc*†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	W. S. Collins.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*†..... Carbon	See Rawlins.
▲Casper*†..... Natrona	E. D. Norton.
¶▲Cheyenne*†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*†.....Converse	Charles F. Maurer.
▲Evanston*†.....Uintah	HAMM & ARNOLD.
▲Green River*† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*†..... Albany	JOHN H. SYMONS.
Lusk*†..... Converse	D. E. Goddard.
▲Newcastle*†..... Weston	David A. Fakler.
▲Rawlins*†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*†Sw'tw'tr	D. A. Revvill.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. Alden.
Thermopolis....Fremont	See Lander.
Wheatland*†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth†.... Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*†.. Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*.....Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†Yale & Caraboo	See Revelstoke.
Grand Forks*..... Yale	R. C. HANNINGTON.
Greenwood.*..... Yale	I. H. Hallett.
Kamloops*†..... Yale	W. H. Whittaker.
Kaslo*†..... Kootenay	McAnn & Mackay.
Nakusp*†..... Kootenay	See Nelson.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	K. B. Kerr.
New Westminster*† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*†.. Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*†..... Kootenay	DALY & HAMILTON.
Salmon..... Kootenay	See Nelson.
Sandon*†..... Kootenay	Frank L. Christie.
Slocan.....Kootenay	F. S. Andrews.
Trail*.....Kootenay	See Nelson.
Vancouver*† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*†.....Yale	FRED BILLINGS.
Victoria*†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†..... Lisgar	See Winnipeg.
Birtle*†..... Marquette	Mickle & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*†† ..... Dufferin	F. A. Brown.
Cartwright*†† .....Lisgar	See Pilot Mound.
Crystal City*†.... Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†.... Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*† ..Provencher	D. Forrester.
Gladstone*†..Macdonald	D. Smith.
Glenboro*†.. Macdonald	F. H. Mitchell.
Gretna*†† .....Lisgar	Harvey T. Maulson.
Hamiota*† .... Marquette	M. B. Jackson.
Hartney*†† .....Selkirk	G. St. J. Hallen.
Holland*† .... Macdonald	H. L. Riscon.
Killarney*† .....Lisgar	A. G. Hay.
Manitou*† ..... Dufferin	W. F. Ellis.
McGregor*† .....Norfolk	See Carberry.
Melita*†† .....Brandon	J. L. Crerar.
Miami*† .....Lisgar	F. A. Brown.
Minnedosa*†..Marquette	R. Hill Myers.
Morden*† .....Lisgar	H. L. Lemon.
Morris*† ....Provencher	See Emerson.
Neepawa*†Beaut'l Plains	Howden & Howden.
Oak Lake*†.... Brandon	See Brandon.
Pilot Mound*†.Macd'n'ld	W. A. Donald.
Plum Coulee*†....Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*† .Marquette	R. A. Nelles.
Russell*† .....Marquette	See Rapid City.
Selkirk*†..... Selkirk	John O Reilly.
Shoal Lake*†.Marquette	James MacDonald.
Souris*†..... Brandon	J. A. Taylor.
Stonewall*†† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*† ..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†.....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*†..Rest'che	Murray & McLatchy.
Chatham*† .Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†..Victoria	John M. Stevens.
Fredericton*†..... York	ARTHUR R. SLIPP.
Grand Falls*†.. Victoria	See Edmundston.
Hartland*†.....Carleton	See Woodstock.
Hillsboro*† .....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*† .Westmorel'd	CHANDLER & ROBINSON.
New Castle*† .N'thuml'd	E. P. WILLISTON.
Sackville*†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*†.Charlotte	F. H. Grimmer.
St. John*†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*†...Carleton	D. McLEOD VINCE.

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NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† Sas'k'h'n	See Prince Albert.
Calgary*† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*† Alberta	C. I. P. Conybeare.
McLeod*† Alberta	Haultain & Mackenzie.
Medicine Hat*† Assinib'a	C. R. Mitchell.
Moose Jaw*† Assiniboia	William Grayson.
Moosomin*† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*† Sas'h'n	James McKay.
Qu Appelle* Assiniboia	A. D. Dickson.
Qu Appelle Stn*† Assin'ia	A. D. Dickson.
Regina*† Assiniboia Dist.	HAMILTON & JONES.
So. Edmonton*• Alberta	A. C. Rutherford.
Wapella*† Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† Assiniboia	Levi Thomson.
Yorkton*† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† Colch'ter	See Truro.
Amherst*† Cumberland	TOWNSEND & ROGERS.
Annapolis*† Annapolis	Fred W. Harris.
Antigonish*† Antigonish	C. F. McIsaac.
Barrington*† Shelburne	See Shelburne.
Barrington Passage, Sheib.	See Shelburne.
Bear River*† Digby	Jones & Nichols.
Berwick*† Kings	See Kentville.
Bridgetown*† Annapolis	O. T. Daniels.
Bridgewater*† Lunenb'g	H. T. Ross.
Canning*† Kings	See Kentville.
Canso*† Guysboro	See Guysborough.
Clarke's Harbor* Shelb'ne	See Shelburne.
Dartmouth*† Halifax	See Halifax.
Digby*† Digby	T. C. Shreve.
Glace Bay Cape Breton	Chisholm & Crowe.
Guysborough*† Guys'ro'	Joseph A. Fulton.
Halifax*† Halifax	ALFRED WHITMAN.
" "	BORDEN, RITCHIE & CHISHOLM.
Kentville*† Kings	W. P. Shaffner.
Lawrencetown* Halifax	See Annapolis.
Liverpool*† Queens	John George Pyke.
Lockeport*† Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*† Hants	See Truro.
Middleton*† Annapolis	W. G. Parsons.
New Glasgow*† Pictou	Fraser, Jennison & Graham.
North Sydney*† C. Breton	Murray & MacKenzie.
Oxford*† Cumberland	C. H. Oxley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† Pictou	E. M. MACDONALD.
Port Hawkesb'y* Invern'ss	George O. Forsyth.
Port Hood*† Inverness	Samuel Macdonnell.
Shelburne*† Shelburne	John Hood.
Sherbrooke*† Guysboro	See Guysborough.
Shubenacadie*† Hants	A. Kirkpatrick.
Springhill*• Cumberland	A. W. Foster.
Stellarton*† Pictou	See Pictou.
St. Peter's*† Richmond	See Port Hawkesbury.
Sydney*† Cape Breton	A. J. G. MacECHEN.
Truro*† Colchester	Hugh MacKenzie.
Westville*† Pictou	See Pictou.
Weymouth*† Digby	J. A. Grierson.
Windsor*† Hants	E. J. MORSE.
Wolfville*† Kings	E. Sidney Crawley.
Yarmouth*† Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*† Halton	W. A. McLean.
Ailsa Craig*† Middlesex	See St. Marys.
Alexandria*† Glengarry	A. L. Smith.
Alliston*† Simcoe	Fisher & Bell.
Almonte*† Lanark	Greig & Jamieson.
Alvinston*† Lambton	Hannah & Burnham.
Amherstburg*† Essex	F. A. Hough.
Arkona*† Lambton	See Watford.
Arnprior*† Renfrew	Dulmage & Burwash.
Arthur*† Wellington	M. M. McMartin.
Athens*† Leeds	W. A. Lewis.
Atwood*† Perth	See Listowel.
Aurora*† York	T. H. Lennox.
Avonmore*† Stormont	See Cornwall.
Aylmer*† Elgin	Miller & Backhouse.
Ayr*† Waterloo	See Galt.
Barrie*† Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† Lincoln	See Hamilton.
Beaverton*† Ontario	T. Earnest Godson.
Beeton*† Simcoe	See Alliston.
Belleville*† Hastings	F. E. O'FLYNN.
Berlin*† Waterloo	A. Miller.
Blenheim*† Kent	R. L. Gosnell.
Blyth*† Huron	A. S. Dickson.
Bolton*† Peel	A. A. Miller.
Bothwell*† Kent	George L. Taylor.
Bowmanville*† Durham	J. Keith Galbraith.
Bracebridge*† Muskoka	Mahaffy & Ashworth.
Bradford*† Simcoe	Mark Scanlon.
Brampton*† Peel	R. H. Pringle.
Brantford*† Brant	BAIRD & HENDERSON.
Brigden*† Lambton	See Sarnia.
Brighton*† No'umberl'd	J. W. Gordon.
Brockville*† Leeds	WOOD & STEWART.
Brussels*† Huron	G. F. Blair.
Burford*† Brant	See Brantford.
Burks Falls*† Muskoka	Stephen T. Evans.
Burlington*† Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† Haldimand	Colter & Goodman.
Chatham*† Kent	WILSON, KERR & PIKE.
Chatsworth*† Grey	See Owen Sound.
Chesley*† Bruce	H. O. Langley.
Chesterville*† Dundas	W. B. Lawson.
Chippawa*† Welland	See Welland.
Clarksburg*† Grey	See Thornburg.
Clifford*† Wellington	See Harriston.
Clinton*† Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*† Simcoe	J. Brookoski.
Collingwood*† Simcoe	HY. ROBERTSON.
Comber*† Essex	See Essex.
Cookstown*† Simcoe	See Alliston.
Cornwall*† Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† Simcoe	See Barrie.
Dashwood Huron	R. H. Collins.
Delhi*† Norfolk	See Simcoe.
Deseronto*† Hastings	George E. Deroche.
Drayton*† Wellington	A. S. Lown.
Dresden*† Kent	J. W. Sharpe.
Drumbo*† Oxford	See Brantford.
Dundalk*† Grey	I. B. Lucas.
Dundas*† Wentworth	T. H. A. BEGUE.
Dunnville*† Haldimand	W. D. Swayze.
Durham*† Grey	J. P. Telford.
Dutton*† Elgin	C. St. Clair Leitch.
Eganville*† Renfrew	W. Lawson.
Elmira*† Waterloo	See Berlin.
Elmvale*† Simcoe	W. F. W. Lent.
Elora*† Wellington	Henry Wissler.
Embro*† Oxford	See Woodstock.
Erin*† Wellington	See Fergus.
Essex*† Essex	E. A. Wisner.
Exeter*† Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† Wellington	N. M. Monro.
Flesherton* Grey	Lucas & Wright.
Florence*† Lambton	See Bothwell.
Fordwich*† Huron	See Blyth.
Forest*† Lambton	Wm. J. Porte.
Fort Frances Rainy Rl'er	See Rat Portage.
Fort William*† Algoma	W. L. Morton.
Galt*† Waterloo	E. J. BEAUMONT.
Gananoque*† Leeds	W. B. Carroll.
Georgetown*† Halton	G. S. Goodwillie.
Glencoe*† Middlesex	Stuart, Stuart & Ross.
Goderich*† Huron	PHILLIP HOLT, Q. C.
Gore Bay* Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† Lincoln	See Hamilton.
Guelph*† Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† Wentworth	MARTIN & MARTIN.
Hanover*† Grey	See Durham.
Harriston*† Wellington	A. G. Campbell.
Harrow*† Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† Prescott	O'BRIAN & HALL.
Hensall*† Huron	H. J. D. Corkle.
Hespeler*† Waterloo	See Berlin.
Highgate*† Kent	See St. Thomas.
Huntsville*† Muskoka	O. M. Arnold.

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Town and County.	Name.
Ingersoll*▪† .....Oxford	HEGLER & HEGLER.
Inwood*▪†..... Lambton	See Sarnia.
Iroquois*▪†..... Dundas	A. E. Overell.
Jarvis*▪†.....Haldimand	C. E. Bourne.
Keewatin*▪†...K'ny R. D.	H. A. Langford.
Kemptville*▪†.. Grenville	T. K. Allen.
Kincardine*▪†.....Bruce	W. C. Loscombe.
Kingston*▪†... Frontenac	SMYTHE & LYON.
Kingsville*▪† ..... Essex	W. A. Smith.
Lakefield*▪†... Peterboro	See Peterborough.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*▪† ..... Leeds	See Brockville.
Leamington*▪†..... Essex	W. T. Easton.
Lindsay*▪† ..... Victoria	MOORE & JACKSON.
Listowel*▪† ..... Perth	F. R. Blewett.
London*▪†..... Middlesex	GIBBONS & HARPER.
Lucan*▪† ..... Middlesex	Wm. McDiarmid.
Lucknow*▪†.....Bruce	P. V. Malcomson.
Lynden*▪† ... Wentworth	William T. Henderson.
Madoc*▪†..... Hastings	Wm. Cross.
Markdale*▪†.....Grey	P. McCullough.
Markham*▪†..... York	Higgins & Douglas.
Marmora*..... Hastings	J. F. Wills.
Mattawa*▪† .... Nipissing	D. A. Dunlap.
Meaford*▪† .....Grey	C. T. Sutherland.
Merlin*▪†..... Kent	See Blenheim.
Merrickville*▪†Grenville	A. E. Baker.
Midland*▪†..... Simcoe	John Rowe.
Mildmay*▪†..... Bruce	See Walkerton.
Millbrook*▪† .... Durham	R. Ruddy.
Milton*▪† ..... Halton	V. Chisholm.
Milverton*▪†.....Perth	See Listowel.
Mitchell*▪†.....Perth	Dent & Thompson.
Morrisburg*▪†..... Dundas	J. P. Whitney.
Mount Forest*▪†. Wel'ton	R. O. Kilgour.
Napanee*▪†.....Lennox	WILSON & WILSON.
Newcastle*▪†.... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*▪†..... York	T. J. Robertson.
Niagara Falls*▪†. Welland	F. W. HILL.
North Bay*▪†... Nipissing	A. G. BROWNING.
Norwich*▪†..... Oxford	T. Brown.
Norwood*▪†.....Peterboro	W. A. F. Campbell.
Oakville*▪†..... Halton	D. O. Cameron.
Oil Springs*▪†...Lambton	Isaac Greenizen.
Orangeville*▪† .. Dufferin	W. L. Walsh.
Orillia*▪†..... Simcoe	S. S. Robinson.
Orono*▪† ..... Durham	See Bowmanville.
Oshawa*▪†..... Ontario	C. A. JONES.
Ottawa*▪†..... Carleton	BISHOP & SMITH.
Otterville*▪†..... Oxford	See Woodstock.
Owen Sound*▪†.....Grey	Kilbourn & Kilbourn
Paisley*▪†..... Bruce	Hector C. Cowan.
Pakenham*▪†..... Lanark	See Perth.
Palmerston*▪† Wellington	Drew & Downs.
Paris*▪†.....Brant	Gordon J. Smith.
Parkdale*▪†..... York	John Douglas.
Parkhill*▪† .... Middlesex	E. Goodman.
Parry Sound*▪†McDoug'll	Pirie & Stone.
Pembroke*▪†....Renfrew	J. H. Burritt.
Penetanguishene*▪† Simc'e	A. B. Thompson.
Perth*▪†.....Lanark	Hall & Hall.
Peterboro*▪†...Peterboro	HALL & HAYES.
Petrolia*▪† .....Lambton	Moncruff & Gansby.
Pickering*▪†.....Ontario	Dow & McGilloray.
Picton*▪†.Prince Edward	G. O. Alcorn.
Pt.Arthur*▪† Th'rBayDis.	F. H. Keefer.
Port Colborne*▪† Welland	G. S. Macdonald.
Port Elgin*▪†.....Bruce	C. Dalrymple.
Port Hope*▪† ....Durham	H. A. WARD.
Port Perry*▪†....Ontario	H. L. Ebbels.
Port Rowen*▪†...Norfolk	See Simcoe.
Prescott*▪† .....Grenville	F. J. French.
Preston*▪† ..... Waterloo	C. R. Hanning.
RatPortage*▪†RainyR.Dis	Langford & Moran.
Renfrew*▪†.....Renfrew	Craig & Wilson.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*▪† .....Kent	W. E. Gundy.
Ripley*▪† .....Bruce	F. L. Pearson.
Rodney*▪†.....Elgin	H. Falconer Jell.
Sarnia*▪†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*▪† Alg'aD.	H. C. Hamilton.
Schomberg*†..... York	See Toronto.
Seaforth*▪† .....Huron	R. S. Hays.
Shelburne*▪†.....Dufferin	G. M. Vance.
Simcoe*▪†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*▪†...Lanark	Lavell & Farrell.
Southampton*▪†....Bruce	See Port Elgin.
Springfield*▪†.....Elgin	See Toronto.
Stayner*▪†..... ....Simcoe	Hood & Sullivan.
St. Catharines*▪† .Lincoln	COLLIER & YALE.
St. George*▪† .....Brant	See Paris.
Stirling*▪†.....Hastings	See Belleville.
St. Marys*▪†.....Perth	E. W. Harding.
Stouffville*▪†.....York	C. RUSSELL FITCH.
Stratford*▪† .....Perth	IDINGTON & ROBERTSON.
Strathroy*▪† ...Middlesex	J. Folinsbee.
St. Thomas*▪† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*▪†Nipiss'g	Harry D. Leask.
Sudbury*▪† .....Nipissing	J. Fowler.

Town and County.	Name.
Sunderland*▪†....Ontario	T. W. Chapple.
Tara*▪† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*▪†.....Bruce	J. J. Stephens.
Thamesville*▪†.....Kent	See Chatham.
Thedford*▪† .... Lambton	See Sarnia.
Thessalon*▪† .... Algoma	See Sault Ste. Marie.
Thornbury*▪†.....Grey	Wilson & Dyre.
Thorold*▪†.....Welland	COLLIER & BURSON.
Tilbury*▪† .....Kent	D. A. McDonald.
Tilsonburg*▪†.....Oxford	J. J. CARRUTHERS.
Toronto*▪† .....York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*▪†Y'rk	J. A. J. Andrews.
Tottenham*▪†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*▪† .....Hastings	C. W. Craig.
Unionville*▪†.....York	See Toronto.
Uxbridge*▪†.....Ontario	S. S. SHARPE.
Vankleek Hill*▪† Prescott	F. W. Thistlewaite.
Walkerton*▪† .....Bruce	A. Collins.
Walkerville*▪†.....Essex	C. H. Robinson.
Wallaceburg*▪† .....Kent	Frazer & Jackson.
Waterford*▪† ....Norfolk	W. B. Wilkinson.
Waterloo*▪† .....Waterloo	William Reade.
Watford*▪†.....Lambton	Alexander Saunders.
Welland*▪†.....Welland	Raymond & Cohoe.
Westport*▪† .....Leeds	See Brockville.
Wheatley*▪†.....Kent	See Leamington.
Whitby*▪† .....Ontario	G. Y. Smith.
Wiarton*▪† .....Bruce	W. J. Ferguson.
Winchester*▪† .....Dundas	S. S. Reveler.
Windsor*▪†.....Essex	CLEARY & SUTHERLAND
Wingham*▪† .....Huron	J. A. Morton.
Woodbridge*▪† .....York	See Toronto.
Woodstock*▪† ....Oxford	FINKLE & MULLEN.
Woodville*▪† ....Victoria	See Lindsay.
Wyoming*▪† ....Lambton	See Sarnia.
Yarker*▪†.....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*▪† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*▪†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*▪† Beauh'ois	Thomas Brossoit.
Bedford*▪†.... Missisquoi	H. Butler.
Berthier en Haut*▪Berth'r	V. Allard.
Buckingham*▪†... Ottawa	F. A. Beaudry.
Chambly*▪†..... Chambly	P. B. Benoit.
Chicoutimi*▪† Chicoutimi	L. G. Belley.
Coaticook*▪†... Stanstead	G. H. St. Pierre.
Cookshire*▪†... Compton	L. E. Charbonnell.
Cowansville*▪† Missisquoi	J. C. McCorkill.
Danville*▪† ....Richmond	See Richmond.
Farnham*▪† ...Missisquoi	See Cowansville.
Fraserville*▪† Temiscouata	H. S. Carroll.
Granby*▪†..... Shefford	See Cowansville.
Hochelaga*▪† ..Hochelaga	See Montreal.
Hull*▪† ..... Ottawa	C. B. MAJOR.
Huntingdon*▪† .Hunt'don	A. E. Mitchell.
Iberville*▪†.....Iberville	See St. Johns.
Joliette*▪†.....Joliette	J. M. Tellier.
Knowlton*▪† .....Brome	J. E. Fay.
Lake Megantic*▪†Compton	See Sherbrooke.
L'Assomption*▪† L'As'pt'n	G. E. Faribault.
Lachine*▪†. Jacq's Cartier	See Montreal.
Lachute*▪†.. Argenteuil	G. E. Bampton.
L'Epiphanie*▪† L'Ass'pt'n	J. E. Faribault.
Laprairie*▪†.... Laprairie	See Montreal.
Laurentides*▪† L'Assomp'n	R. T. Beaudoin.
Levis*▪†..... Levis	Charles Darveau.
Longueuil*▪†.....Ch'nbly	See Montreal.
Louiseville*▪† Maskino'ge	A. L. Desaulniers.

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Town and County.	Name.
Magog*•† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*•†.... Rouville	H. G. Paulin.
Mile End*•† ...Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville•†... Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville†.....Megantic	See Victoriaville.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	CARON, PENTLAND & STUART.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*•† ...Rimouski	N. Bernier.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Quebec.
Shawville*•†.....Pontiac	See Ottawa.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Ethier & Lefebore.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†.... St. Johns	Paradis & Paradis.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq'sCartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*•†Mega'ic	See Three Rivers.
Three Rivers*•†St.Mau'ce	N. L. De Noncourt.
Valleyfield*•†.Beauharn's	L. J. Papineau.
Victoriaville*. Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

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